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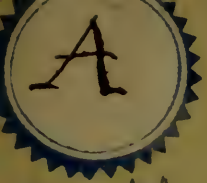
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PUBLIC DOCUMENT..... .....No. 9.

TWENTY-FOURTH

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1879.

PART I.

FIRE AND MARINE INSURANCE.

BOSTON:
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TWENTY-FOURTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

To the Honorable the Senate and House of Representatives.

The Insurance Commissioner respectfully presents herewith the first part of the Twenty-fourth Annual Report of the Insurance Department.

This volume contains the statements in detail of all the Insurance Companies, other than Life, Casualty, and Accident, doing business in this Commonwealth on the thirty-first day of December, 1878, as rendered to the Commissioner.

The number of such companies duly authorized to transact business in this State, Jan. 1, 1879, was two hundred and twelve, classified as follows: Massachusetts Companies, eighty-four, of which fifty-three are Mutual Fire (three of which have a cash guarantee capital); six Mutual Marine and Fire-Marine, and twenty-five Joint-Stock Fire and Marine Companies; Fire and Marine Companies of other States, one hundred and nine; United States Branches of Foreign Companies, nineteen.

The following schedules show the companies admitted and withdrawn since the publication of the last report: —

Companies Admitted.

NAME OF COMPANY.	Location.	Date of Admission.
New York Bowery Fire	New York	April 23, 1878.
United States Lloyds	New York	June 5, "
Albany	Albany, N.Y.	July 10, "
Firemen's	Baltimore	July 23, "
Hamburg-Magdeburg Fire	Hamburg, Germany,	Oct. 1, "
German Fire	Baltimore	Oct. 7, "
American Fire	New York	Nov. 29, "
Republic Fire	New York	Dec. 6, "
Knickerbocker Fire	New York	Feb. 21, 1879.

Companies Withdrawn.

NAME OF COMPANY.	Location.	Date of Withdrawal.
Humboldt	Newark, N.J.	May 20, 1878.
Resolute Fire	New York	May 21, "
Commerce Fire	New York	July, "
St. Joseph Fire and Marine	St. Joseph, Mo.	Nov. 29, "
Equitable Fire	Nashville	Dec. 31, "
Union Marine and Fire	Galveston	Dec 31, "
Granite	Richmond	Dec. 31, "
Germania	Newark	Dec. 31, "
Virginia Fire and Marine	Richmond	Dec. 31, "
Ridgewood	New York	Jan. 31, 1879.

Companies Closed and Closing Up.

After an unfortunate experience, to which companies of this class are particularly exposed, the *Whately Mutual Fire Insurance Company* has closed its business, the last policy having been taken up Feb. 9, 1878.

The affairs of the *Commercial Mutual* and the *Union Mutual* (both marine) of *New Bedford* are so nearly closed, that nothing of public interest can be said in regard to them, and they disappear from the tabulations of this department.

Upon examination, May 7–8, 1878, the condition of the *Home Mutual Fire Insurance Company of Boston* was found to be such as to require immediate action by the Commissioner. Upon petition to the Supreme Judicial Court, a temporary injunction was issued May 8, which was subsequently made perpetual. The affairs of the company are now in process of adjustment and settlement under the direction of George M. Reed, Receiver.

Upon examination, Sept. 20, 1878, of the *Equitable Marine Insurance Company of Provincetown*, it appeared that a portion of its capital was not invested as the statutes require; and, in consequence, a considerable impairment existed. The company was officially notified to restore the same by requiring collateral security for its stock notes within the time allowed by law. This time expired Jan. 1, 1879; but proceedings were delayed to give the company an opportunity to obtain relief from the Legislature by change of its charter. Such relief having been refused, the risks of the company were immediately re-insured; and it is now closing up under the direction of its officers.

The *Boot Manufacturers' Mutual Insurance Company of Boston* is now closing up its affairs, the business having proved unprofitable. An assessment upon the deposit notes has been made to meet the outstanding liabilities.

Receiverships.

The accounts of receivers of Insurance Companies have been examined during the year, as required by chapter 83 of the Acts of 1876. The following are the results: —

Boston Insurance Company.

Cash in hands of receivers, Dec. 20, 1877	$64 55	
Received salvage, old account	2 74	
		$67 29
Paid court fees		1 60
Balance on hand, Dec. 14, 1878		$65 69

Bay State Fire Insurance Company.

No receipts or disbursements since April 2, 1877.

Cash in hands of receivers, Dec. 13, 1878	$131 16

Builders' Mutual Fire Insurance Company (first class).

Total amount realized from assets, including $3,830.65 transferred from second class	$11,993 04
Paid for fire losses, expenses, and other claims	11,007 88
Balance on hand, May 20, 1878	$985 16

Builders' Mutual Fire Insurance Company (second class).

Total amount realized from assets	$9,052 95
Paid dividends, expenses, and contribution to first class	9,025 39
Balance in hand, for which checks have been issued	$27 56

Receivers discharged June 6, 1878.

Exchange Insurance Company.

Paid dividends since last examination	$112 55
Cash in New England Trust Company, May 27, 1878	497 45

140 claims for dividends on unearned premiums not called for.

Conway Mutual Fire Insurance Company.

Total amount realized from assets to Dec. 6, 1878	$4,167 33
Paid sundry bills, advertising, taxes, etc.	95 55
Balance on hand, Dec. 6, 1878	$4,071 78
Amount probably collectible from balance of assets	3,200 00
Losses and claims adjusted and allowed	7,792 54
Losses and claims not adjusted	570 00
Deposit notes assessable	106,257 70

Franklin Insurance Company.

Cash on hand at last examination	$7,734 51
received for interest	351 84
for sales bank stock	3,210 00
for marine premium	1 96
on bond of A. Jackson	1,500 00
	$12,798 31

Paid sundry dividends	$1,051 59	
sundry expenses	265 92	
J. C. Davis, receiver	2,000 00	
		$3,317 51
Balance on hand, Dec. 11, 1878		$9,480 80

Other assets as per last statement, except bank stock.

Howard Fire Insurance Company.

Cash on hand at last examination	$2,252 69
Paid sundry dividends	18 65
Balance on hand, June 1, 1878	$2,234 04

Whole amount of unpaid dividends, being 578 in number, $2,213.26. These claims range from one cent to $31.96, averaging $3.83 each.

Hide and Leather Insurance Company.

The account of the receiver of this company was allowed May 23, 1878, and he was discharged.

Mechanics' Mutual Fire Insurance Company.

By decree of court, dated Dec. 12, 1877, the account of the receivers was allowed. By this decree the receivers were required to pay into court the amount of unpaid dividends, $457.55, and $300, to defray further expenses. The balance on hand, $3,682.04, was allowed to the receivers, and they were discharged.

Merchants' Insurance Company.

Cash on hand, Dec. 21, 1877	$556 42
Paid sundry dividends	379 00
Balance on hand, Dec. 14, 1878	$177 42

The unpaid claims, 140 in number, average $1.27 each.

Manufacturers' Insurance Company.

No receipts or disbursements since last report.

Cash on hand, Dec. 11, 1878	$8 19

Alabama claims, $276,000, exclusive of interest.

National Insurance Company.

Cash on hand, Dec. 19, 1877		$17,750 65
received for interest on deposits		268 31
		$18,018 96
Paid dividends on return premiums	$51 43	
dividends on losses	121 93	
legal expenses	375 00	
		548 36
Balance on hand, Dec. 12, 1878		$17,470 60

The suit so long in court has been decided in favor of the company, and about $11,000 realized thereon. A further dividend of about 1½ per cent will probably be made.

New England Mutual Marine Insurance Company.

Cash on hand, Dec. 21, 1877		$7,007 81
Received from Chicago property		462 22
		$7,470 03
Paid sundry expenses on real estate	$639 99	
legal expenses	769 62	
dividends	1 80	
		1,411 41
Balance on hand, Dec. 11, 1878		$6,058 62

Other assets as per last report.

Neptune Insurance Company.

Cash on hand, Dec. 20. 1877		$10,410 68
Received for interest		199 39
		$10,610 07
Paid sundry dividends	$404 32	
legal expenses	816 07	
		1,220 39
Balance on hand, Dec. 11, 1878		$9,389 68

Other assets as per last report.

Northampton Mutual Fire Insurance Company.

The accounts of the receivers of this company were examined May 10 and Dec. 5, 1878. At the first examination it appeared that only $15 had been collected; at the second examination it was found that a further sum of $175 had been realized from the assets. As no assessment had been ordered, the Commissioner was of the opinion that the receivers were neglecting their duties to the injury of the creditors, and he reported the case to the Supreme Judicial Court, Feb. 10, 1879. At a hearing, March 7, the receivers resigned, and Messrs. James C. Davis and John M. Turner were appointed in their stead. An assessment has been made, and there is a prospect that the affairs of the company will be speedily closed.

People's Fire Insurance Company.

Cash on hand, Dec. 12, 1877	$645 63
Paid during 1878, 11 checks	146 70
Balance, for which 131 checks have not been presented,	$498 93

Suffolk Insurance Company.

Cash in New England Trust Company	$1,278 12
Dividends not called for May 6, 1878	1,278 61

The amount given in last report was copied erroneously.

Shoe and Leather Dealers' Fire and Marine Insurance Company.

Since last examination the receipts are as follows : —

For salvage, old account	$1 08
For interest on deposits	6 64

No disbursements.

Balance of cash on hand, Dec. 14, 1878	$109 14	
Dividends not called for	69 76	

Washington Insurance Company.

A detailed account of the receivers of this company was rendered to the court, and examined by the Commissioner, June 5, 1878.

The balance of cash on hand, May 28, 1878, was $3,575 14

Other assets as per last report.

Business of 1878.

The following Comparative Tables exhibit, in condensed form, the business of the year: —

Comparative Table A. — *Massachusetts Mutual Fire Insurance Companies.*

	1877.*	1878.†	Increase or Decrease in 1878.
Assets	$5,724,164	$5,726,532	+$2,368
Liabilities	2,938,220	2,675,373	—262,847
Surplus	2,791,156	3,075,739	+284,583
Income	2,243,043	2,202,186	—40,857
Expenditures	2,002,270	2,065,302	+63,032
Risks written	178,400,701	181,386,299	+2,985,598
Net premiums received	1,929,780	1,889,666	—40,114
Risks outstanding	397,419,022	385,400,923	—12,018,099
Losses paid	603,875	752,031	+148,156
Losses incurred	844,425	559,213	—285,212
Assessments collected	5,345	12,806	+7,461
Profits returned	968,331	884,053	—84,278
Expenses	420,696	401,416	—19,280

* Fifty-four companies. † Fifty companies.

COMPARATIVE TABLE B. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

	1877.*	1878.†	Increase or Decrease in 1878.
Cash guarantee fund	$765,200	$765,200	–
Subscription notes	1,023,600	366,500	—‡$657,100
Assets	4,245,159	3,202,430	—1,042,729
Liabilities	976,953	722,362	—254,591
Surplus	444,808	262,466	—182,342
Income	1,216,238	989,023	—227,215
Expenditures	1,490,603	1,126,816	—363,787
Risks written	65,384,509	49,967,319	—15,417,190
Net premiums received	1,027,975	875,418	—152,557
Risks outstanding	41,199,413	36,231,391	—4,968,022
Losses paid	758,589	689,315	—69,274
Losses incurred	673,646	595,467	—78,179
Expenses	169,197	146,389	—22,808
Scrip dividends declared	238,363	214,421	—23,942
Scrip redeemed	111,761	146,620	+34,859
Scrip outstanding	1,034,498	1,085,902	+51,404

* Seven companies. † Five companies.

‡ The subscription notes of the Boylston Mutual were surrendered in 1878.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.**

	1877.†	1878.‡	Increase or Decrease in 1878.
Cash capital	$7,217,000	$7,317,000§	+$100,000
Assets	13,195,886	13,253,528	+57,642
Liabilities	3,613,256	3,454,514	—158,742

* The stock department of the Mechanics' Mutual is included in this tabulation.

† Twenty-five companies. ‡ Twenty-six companies.

§ The capital of the Fanouil Hall was reduced $100,000 in 1878.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies* — Concluded.

	1877.	1878.	Increase or Decrease in 1878.
Surplus	$9,582,630	$9,799,014	+$216,384
Income	4,994,234	4,761,066	—233,168
Expenditures	4,786,389	4,528,192	—258,197
Risks written	400,691,535	390,335,462	—10,356,073
Net premiums received	4,385,522	4,167,976	—217,546
Risks outstanding	357,359,852	370,315,364	+12,955,512
Losses paid	2,957,375	2,713,582	—243,793
Losses incurred	2,910,221	2,673,720	—236,501
Expenses	1,266,291	1,267,764	+1,473
Cash dividends declared	561,000	546,000	—15,000

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1877.*	1878.†	Increase or Decrease in 1878.
Cash capital	$40,830,694	$41,414,090	+$583,396
Assets	112,077,565	111,278,449	+2,200,884
Liabilities	33,898,236	32,960,531	—937,705
Income	49,621,630	46,278,305	—3,343,325
Expenditures	49,441,105	44,293,835	—5,147,270
Fire risks written	3,773,630,119	3,736,517,625	—37,112,494
Net premiums received	32,746,214	29,659,189	—3,087,025
Marine risks written	1,115,225,467	1,217,071,896	+101,846,429
Net premiums received	10,871,646	10,729,701	—141,945
Fire losses paid	18,443,484	14,713,119	—3,730,365
Marine or inl'd losses paid,	7,717,845	7,844,622	+126,777
Dividends paid	5,523,217	5,258,045	—265,172
Expenses	13,892,824	13,201,959	—690,865

* One hundred and eleven companies. † One hundred and nine companies.

COMPARATIVE TABLE E. — *United States Branches of Foreign Companies.*

[Fire business only.]

	1877.*	1878.†	Increase or Decrease in 1878.
Assets in United States ‡ .	$16,606,625	$17,906,274	+$1,299,649
Liabilities in United States,	8,333,895	8,429,749	+95,854
Income	12,294,954	12,701,418	+406,464
Expenditures . . .	9,247,763	9,732,432	+484,669
Risks written . . .	1,452,945,088	1,519,908,333	+66,963,245
Net premiums received .	11,578,184	11,912,454	+334,270
Losses paid . . .	5,741,379	5,912,729	+171,350
Expenses	3,495,706	3,819,705	+323,999

* Seventeen companies. † Nineteen companies.

‡ Immediately available for the payment of losses in this State.

COMPARATIVE TABLE F. — *Massachusetts Business.**

	1877.	1878.	Increase or Decrease in 1878.
Fire risks written . .	$585,928,271	$558,019,711	—$27,908,560
Fire premiums received .	5,998,124	5,506,392	—491,732
Fire losses paid . .	2,327,688	2,547,841	+220,153
Fire losses incurred . .	2,572,185	2,438,121	—134,064
Marine risks written .	203,625,808	175,406,438	—28,219,370
Marine premiums received,	3,372,536	2,751,734	—620,802
Marine losses paid . .	2,349,973	2,245,118	—104,855
Marine losses incurred .	2,245,102	2,107,969	—137,133

* For details of this business, see Table XII.

Comparative Ratios of Table F.

	1877.	1878.	Increase or Decrease in 1878.
Fire premiums received to risks written (premium rate) . . .	1.02	.99	—2.9 per cent.
Fire losses incurred to risks written .	.44	.44	–
Fire losses incurred to premiums received	42.9	44.3	+3.3 " "
Marine premiums received to risks written (premium rate) . .	1.66	1.57	—6.6 " "
Marine losses incurred to risks written	1.10	1.20	+9 1 " "
Marine losses incurred to premiums received	66.6	76.6	+15 " "

Fires in Massachusetts in 1878.

In accordance with the provisions of chapter 104 of the Acts of 1878, the fires in this State during the year, as reported by city and town authorities, have been tabulated by the Commissioner as follows: —

TABLE A. — *Giving Description of Property, Number of Fires, Insurance, Loss, and Insurance Paid.*

PROPERTY.	No. of Fires.	Insurance.	Loss.	Amount Paid.	Total Loss.	Partial Loss.
Artist's studios	2	$21,000 00	$1,285 00	$1,285 00	–	2
Bakeries and confectioneries	9	38,425 00	6,585 00	5,735 00	1	8
Barber shops	9	3,500 00	1,470 00	1,048 00	2	7
Barns and private stables	315	198,190 00	258,951 00	149,215 00	208	107
Basket manufactories	1	250 00	300 00	250 00	1	–
Blacksmiths' shops	12	5,450 00	1,804 00	1,119 00	4	8
Boarding and lodging houses	18	84,275 00	11,679 00	10,935 00	1	17
Boiler and engine houses	8	1,533 00	4,315 00	1,533 00	1	7
Bonnet and hat pressing	1	600 00	600 00	600 00	–	1
Boot and shoe dealers	7	17,750 00	19,640 00	12,365 00	2	5
Boot and shoe manufactories	25	338,000 00	296,528 00	210,292 00	9	16
Breweries	2	74,500 00	1,118 00	1,118 00	–	2
Brick kiln	1	–	300 00	–	–	1
Brush manufactories	1	37,500 00	1,361 00	1,361 00	–	1
Cement manufactories	1	–	135 00	–	–	1
Chain shops and foundries	6	7,875 00	13,015 00	7,875 00	2	4
Chocolate manufactories	1	90,000 00	5,688 00	5,688 00	–	1
Churches	8	111,000 00	14,413 00	11,886 00	1	7
Cider mills	1	2,000 00	5,000 00	2,000 00	1	–
Cigar shops and manufactories	9	33,596 00	5,862 00	5,281 00	–	9
Cloth printers and finishers	1	69,700 00	100 00	100 00	–	1
Clothing stores	16	73,260 00	29,591 00	20,517 00	4	12
Club rooms	5	7,000 00	165 00	105 00	–	5

Comb manufactories	1	4,500 00	4,300 00	1,700 00	–	1
Cotton-batting manufactories, waste houses, and shoddy mills	6	45,300 00	62,250 00	44,100 00	2	4
Cotton factories	9	785,885 00	187,798 00	158,407 00	1	8
Curriers, morocco manufactories, and tanneries	10	208,385 00	37,938 00	29,238 00	2	8
Dining rooms	7	22,000 00	2,501 00	2,501 00	1	6
Drain-pipe manufactories	1	1,200 00	65 00	65 00	–	1
Druggists	10	125,775 00	4,214 00	3,594 00	1	9
Dry, woollen, fancy goods, and trimmings	15	316,250 00	30,668 00	29,023 00	1	14
Dwellings	743	1,364,520 00	554,466 00	395,987 00	196	547
Dyewood and chemicals	1	52,700 00	27,750 00	27,750 00	–	1
Dye works	1	1,750 00	3,000 00	1,128 00	1	–
Emery and emery-wheel manufactories	2	25,000 00	28,600 00	15,700 00	1	1
Fan and feather-duster manufactories	2	2,000 00	1,113 00	1,113 00	–	2
Flouring and grist mills	10	57,475 00	85,112 00	52,247 00	7	3
Fruit stores	3	3,500 00	275 00	275 00	–	3
Furniture dealers	6	103,000 00	13,104 00	10,754 00	–	6
Gas works	5	19,000 00	2,393 00	2,053 00	–	5
General stores	18	44,225 00	29,011 00	19,374 00	5	13
Glassware manufactories	1	20,000 00	151 00	151 00	–	1
Glue manufactories	1	300 00	800 00	300 00	1	–
Grease rendering	1	2,700 00	7,000 00	2,700 00	1	–
Greenhouses	6	2,000 00	2,223 00	298 00	–	6
Groceries	26	92,800 00	32,073 00	23,991 00	4	22
Hardware dealers	4	38,200 00	2,360 00	2,150 00	–	4
Harness manufactories	4	27,980 00	4,400 00	3,480 00	–	4
Hay stores	5	14,300 00	3,601 00	3,538 00	1	4
Hotels	14	76,560 00	44,779 00	33,124 00	1	13
Ice houses	5	5,415 00	10,715 00	5,015 00	2	3
Jewelry manufactories	4	37,800 00	1,085 00	1,050 00	–	4
Jewelry dealers	1	12,000 00	700 00	700 00	–	1

TABLE A. — *Giving Description of Property, Etc.* — Continued.

PROPERTY.	No. of Fires.	Insurance.	Loss.	Amount Paid.	Total Loss.	Partial Loss.
Junk shops	8	$19,800 00	$14,638 00	$13,720 00	1	7
Lamp-black manufactories	2	1,400 00	545 00	145 00	–	2
Lead works	1	81,565 00	61,000 00	20,000 00	–	1
Leather dealers	2	1,785 00	285 00	285 00	–	2
Liquor stores and saloons	16	50,500 00	4,279 00	3,214 00	–	16
Lithographers	4	148,000 00	25,325 00	25,325 00	–	4
Livery stables	5	21,300 00	19,400 00	12,350 00	–	5
Lumber dealers	3	11,000 00	1,505 00	1,500 00	–	3
Machinists' and machine shops	18	150,625 00	18,015 00	11,678 00	1	17
Marble works	1	5,000 00	100 00	100 00	–	1
Millinery stores	6	23,800 00	12,285 00	8,485 00	1	5
Miscellaneous stores	7	81,850 00	7,179 00	7,179 00	–	7
Offices	18	270,550 00	22,260 00	4,070 00	2	16
Oil-cloth manufactories	1	–	50 00	–	–	1
Oil-clothing manufactories	2	21,300 00	10,185 00	9,485 00	1	1
Oil stores	1	–	700 00	–	–	1
Oil works	6	33,200 00	25,182 00	23,487 00	1	5
Oil from leather waste	1	–	400 00	–	1	–
Paint shops	7	3,310 00	5,712 00	2,722 00	1	6
Paper-box manufactories	4	13,375 00	4,928 00	4,928 00	–	4
Paper-collar manufactories	1	1,000 00	125 00	125 00	–	1
Paper-envelope manufactories	1	5,000 00	250 00	250 00	–	1
Paper-hanging dealers	1	31,000 00	879 00	879 00	–	1
Paper mills	8	237,500 00	321,375 00	198,375 00	2	6
Papier-maché manufactories	1	33,000 00	29,855 00	29,855 00	–	1
Paste shops	1	5,000 00	5,500 00	4,000 00	–	1

Photographers	5	92,230 00	3,408 00	2,544 00	–	5
Pickle manufactories	1	5,400 00	3,500 00	3,500 00	–	1
Poorhouses	2	1,750 00	3,050 00	1,750 00	1	1
Potato-chip manufactories	3	11,600 00	2,204 00	2,204 00	–	3
Potteries	1	800 00	1,000 00	450 00	–	1
Printing establishments	7	221,800 00	26,571 00	26,546 00	–	7
Provision dealers	7	23,000 00	2,598 00	533 00	1	6
Public halls	11	103,900 00	3,846 00	3,636 00	–	11
Railroad depots, cars, and coal sheds	15	–	56,442 00	56,442 00	4	11
Railroad bridges	3	–	150 00	–	–	3
Ropewalks	2	2,500 00	3,200 00	2,235 00	2	–
Rubber mills	1	6,000 00	6,000 00	–	–	1
Sailmakers	1	5,300 00	75 00	75 00	–	1
Satinet mills	1	12,000 00	20,000 00	11,075 00	1	–
Saw and planing mills	12	53,950 00	44,095 00	16,310 00	5	7
Shirt manufactories	1	2,500 00	750 00	750 00	–	1
Schoolhouses	10	55,600 00	18,445 00	14,030 00	4	6
Shoemakers' shops	3	100 00	200 00	100 00	1	2
Slaughter houses	5	178,900 00	306,950 00	168,800 00	3	2
Soap manufactories	3	1,600 00	1,700 00	1,400 00	2	1
State Prison workshop	1	50,000 00	85,000 00	35,000 00	–	1
Storehouses	16	18,005 00	16,860 00	9,324 00	4	12
Straw works	2	10,000 00	10,060 00	5,060 00	–	2
Sugar mills	2	400 00	315 00	315 00	1	1
Tailors and dressmakers	7	53,500 00	12,160 00	12,045 00	–	7
Tack manufactories	1	60,800 00	40,000 00	35,213 00	–	1
Tin shops	4	14,400 00	1,919 00	1,115 00	–	4
Thread mills	1	79,500 00	50,285 00	50,285 00	–	1
Tripe factory	1	–	25 00	–	–	1
Trunk dealers	1	21,000 00	237 00	237 00	–	1
Undertakers	3	2,700 00	1,950 00	1,550 00	–	3

TABLE A. — *Giving Description of Property, Etc.* — Concluded.

PROPERTY.	No. of Fires.	Insurance.	Loss.	Amount Paid.	Total Loss.	Partial Loss.
Upholsterers	1	$7,150 00	$35 00	$35 00	–	1
Varnish manufactories	1	7,000 00	7,815 00	7,000 00	–	1
Vessels (at wharves)	6	–	985 00	–	–	6
Woollen mills	12	187,300 00	67,776 00	54,379 00	2	10
Wood sheds	24	740 00	3,000 00	711 00	13	11
Wood-working establishments	44	433,017 00	424,352 00	296,432 00	12	32
Totals	1,728	$7,703,226 00	$3,683,265 00	$2,525,182 00	532	1,196

TABLE B. — *Fires classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October	November.	December.
Artists' studios	–	1	–	–	1	–	–	–	–	–	–	–
Bakeries and confectioneries	1	1	–	2	1	–	1	1	–	1	–	1
Barbers' shops	2	2	1	–	1	–	–	1	1	1	–	–
Barns and private stables	20	7	23	18	27	23	31	38	30	42	28	28
Basket manufactories	–	–	–	–	1	–	–	–	–	–	–	–
Blacksmiths' shops	2	–	1	1	–	1	2	2	–	1	1	1
Boarding and lodging houses	3	4	1	–	2	–	–	1	2	2	3	–
Boiler and engine houses	–	–	2	–	–	1	–	2	–	2	1	–
Bonnet and hat pressing	–	–	–	–	–	1	–	–	–	–	–	–
Boot and shoe dealers	1	2	1	1	1	–	–	1	–	–	–	–
Boot and shoe manufactories	4	2	1	4	1	2	2	2	–	3	4	–
Breweries	–	–	1	–	–	1	–	–	–	–	–	–
Brick kiln	–	–	–	–	–	–	–	–	–	1	–	–
Brush manufactories	–	–	–	–	–	–	1	–	–	–	–	–
Cement manufactories	–	–	–	–	1	–	–	–	–	–	–	–
Chain shops and foundries	–	1	–	–	1	2	–	1	–	–	1	–
Chocolate manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Churches	2	–	–	1	–	–	1	1	1	2	–	–
Cider mills	–	–	–	–	–	–	1	–	–	–	–	–
Cigar shops and manufactories	1	–	2	1	–	–	–	–	–	2	2	1
Cloth printers and finishers	–	–	–	–	1	–	–	–	–	–	–	–
Clothing stores	6	2	1	2	2	–	–	–	1	–	–	2
Club rooms	1	1	–	1	–	–	1	–	1	–	–	–

TABLE B. — *Fires classified by Months* — Continued.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Comb manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Cotton-batting manufactories, waste houses, and shoddy mills	–	–	1	–	–	–	1	1	–	1	1	1
Cotton factories	1	3	–	1	–	1	1	–	1	–	–	1
Curriers, morocco manufactories, and tanneries	2	–	–	1	–	–	1	–	1	3	2	–
Dining rooms	1	–	–	–	–	1	–	–	2	1	2	–
Drain-pipe manufactories	–	–	–	–	–	1	–	–	–	–	–	–
Druggists	1	–	1	2	4	–	1	1	–	–	–	–
Dry, woollen, and fancy goods, and trimmings	1	2	–	1	2	1	2	–	3	1	–	2
Dwellings	73	36	60	65	76	61	69	44	64	66	71	58
Dyewoods and chemicals	–	–	–	–	–	–	–	–	–	–	1	–
Dye works	–	–	–	–	–	–	–	1	–	–	–	–
Emery and emery-wheel manufactories	–	–	–	1	–	–	–	1	–	–	–	–
Fan and feather-duster manufactories	–	–	–	1	–	–	–	–	1	–	–	–
Flouring and grist mills	1	–	1	–	–	3	1	2	1	1	–	–
Fruit stores	–	–	–	–	–	–	–	1	–	–	1	1
Furniture dealers	2	1	–	–	2	–	–	1	–	–	–	–
Gas works	1	–	2	–	–	–	–	–	–	–	–	2
General stores	2	1	1	3	–	1	1	2	1	2	–	4
Glassware manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Glue manufactories	1	–	–	–	–	–	–	–	–	–	–	–
Grease rendering	–	–	–	–	–	–	–	–	–	–	–	1
Green houses	–	1	–	–	–	–	1	–	1	–	1	2
Groceries	5	5	3	3	2	1	3	1	–	–	1	2
Hardware dealers	–	1	–	1	–	1	–	1	–	–	–	–
Harness manufactories	–	1	–	–	–	2	–	–	–	–	–	1

Hay stores	1	–	1	–	–	–	–	–	–	1	2	–
Hotels	1	1	3	1	–	–	1	3	1	1	1	1
Ice houses	1	–	–	–	1	1	–	–	1	1	–	–
Jewelry manufactories	–	–	1	–	1	1	–	–	1	–	–	–
Jewelry dealers	–	–	–	–	–	–	–	–	–	1	–	–
Junk shops	1	1	–	1	2	–	–	–	1	1	–	1
Lamp-black manufactories	–	–	–	–	–	–	1	–	–	1	–	–
Lead works	–	–	–	–	1	–	–	–	–	–	–	–
Leather dealers	–	–	–	–	–	–	–	–	–	1	1	–
Liquor stores and saloons	3	3	2	2	3	–	1	1	–	–	1	–
Lithographers	–	1	1	–	–	–	–	–	–	–	2	–
Livery stables	1	–	–	–	–	–	–	1	2	–	–	1
Lumber dealers	–	–	–	–	–	–	2	1	–	–	–	–
Machinists' and machine shops	2	3	1	1	–	2	–	2	1	2	3	1
Marble works	–	–	–	–	–	–	–	–	–	–	–	1
Millinery stores	–	–	–	–	1	2	–	–	–	–	–	3
Miscellaneous stores	–	–	–	–	–	–	–	–	–	1	–	6
Offices	1	2	1	2	2	–	–	1	3	–	3	3
Oil-cloth manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Oil-clothing manufactories	–	–	–	1	–	–	–	–	–	–	–	1
Oil stores	–	–	–	–	–	–	–	–	–	1	–	–
Oil works	–	–	–	–	–	–	1	1	1	3	–	–
Oil from leather waste	–	–	–	–	–	–	1	–	–	–	–	–
Paint shops	–	–	1	1	1	–	–	1	–	2	–	1
Paper-box manufactories	–	1	1	–	1	–	–	–	–	–	1	–
Paper-collar manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Paper-envelope manufactories	–	–	1	–	–	–	–	–	–	–	–	–
Paper-hanging dealers	–	1	–	–	–	–	–	–	–	–	–	–
Paper mills	–	–	–	2	1	1	–	2	2	–	–	–
Papier-maché manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Paste shops	–	1	–	–	–	–	–	–	–	–	–	–

TABLE B. — *Fires classified by Months* — Concluded.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Photographers	–	–	1	1	1	–	2	–	–	–	–	–
Pickle manufactories	–	–	–	–	–	–	–	–	1	–	–	–
Poorhouses	–	–	–	–	–	–	–	–	1	1	–	–
Potato-chip manufactories	–	–	–	–	1	1	1	–	–	–	–	–
Potteries	–	–	–	1	–	–	–	–	–	–	–	–
Printing establishments	1	–	–	4	–	–	1	–	–	–	1	–
Provision dealers	2	–	1	–	1	1	1	1	–	–	–	–
Public halls	1	2	1	1	2	–	–	–	1	2	–	1
Railroad depots, cars, and coal sheds	1	2	–	–	1	1	1	3	2	1	2	1
Railroad bridges	–	–	–	–	–	–	2	1	–	–	–	–
Ropewalks	–	–	–	–	–	–	–	–	–	–	1	1
Rubber mills	–	1	–	–	–	–	–	–	–	–	–	–
Sailmakers	1	–	–	–	–	–	–	–	–	–	–	–
Satinet mills	–	–	–	–	–	–	1	–	–	–	–	–
Saw and planing mills	4	2	1	1	–	1	1	1	–	1	–	–
Shirt manufactories	1	–	–	–	–	–	–	–	–	–	–	–
Schoolhouses	1	–	1	1	1	–	1	1	–	1	–	3
Shoemakers' shops	–	–	–	–	1	1	–	1	–	–	–	–
Slaughter houses	–	–	–	1	1	1	1	–	–	–	1	–
Soap manufactories	1	1	–	–	1	–	–	–	–	–	–	–
State Prison workshop	–	–	–	–	–	–	1	–	–	–	–	–
Storehouses	–	–	–	–	4	1	3	2	1	2	1	2
Straw works	1	–	–	–	1	–	–	–	–	–	–	–
Sugar mills	–	–	–	–	–	–	–	–	1	–	1	–
Tailors and dressmakers	1	1	1	–	–	1	1	–	1	–	1	–
Tack manufactories	–	–	–	–	–	–	1	–	–	–	–	–

Tin shops	–	–	–	–	1	–	–	1	–	–	1	1
Thread mills	–	–	–	–	–	–	–	–	–	–	1	–
Tripe factory	–	–	–	–	–	–	–	–	–	1	–	–
Trunk dealers	–	1	–	–	–	–	–	–	–	–	–	–
Undertakers	1	1	–	1	–	–	–	–	–	–	–	–
Upholsterers	–	–	–	–	–	–	–	–	–	–	–	1
Varnish manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Vessels (at wharves)	–	1	–	–	–	1	–	–	–	–	3	1
Woollen mills	1	2	1	2	–	–	2	–	2	2	–	–
Wood sheds	1	2	–	3	3	2	4	1	2	4	2	–
Wood-working establishments	5	3	3	4	3	3	3	2	4	7	3	4
Totals	168	107	126	141	162	125	155	133	142	170	157	142

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TABLE C. — *Causes of Fires classified.*

PROPERTY.	CAUSE OF FIRES.
Artists' studios . . .	Incendiary, 1; exposure, 1.
Bakeries and confectioneries,	Kerosene lamps, 1; defective chimney, 1; overheated oven, 2; defective oven, 3; cigar in dumb waiter, 1; leak in gas pipe, 1.
Barbers' shops . . .	Incendiary, 2; exposure, 3; kerosene lamps, 1; unknown, 2; overheated stove, 1.
Barns and private stables .	Incendiary, 147; exposure, 32; children with matches, 13; rats and matches, 2; careless use of matches, 1; kerosene lamps, 4; spontaneous, 2; unknown, 76; overheated stove, 1; lightning, 22; accidental, 12; fireworks, 1; lime and water, 1; lantern kicked by horse, 1.
Basket manufactories . .	Incendiary, 1.
Blacksmiths' shops . .	Incendiary, 3; unknown, 3; lightning, 1; fireworks, 1; ashes in wooden vessels, 1; carelessness, 1; sparks from chimney, 2.
Boarding and lodging houses,	Incendiary, 5; exposure, 1; careless use of matches, 3; kerosene lamps, 3; defective chimney, 3; unknown, 2; smoking, 1.
Boiler and engine houses .	Incendiary, 1; unknown, 3; accidental, 1; furnace, 1; wood-work exposed to stove or furnace, 1; friction, 1.
Bonnet and hat pressing .	Exposure, 1.
Boot and shoe dealers . .	Exposure, 3; unknown, 3; spittoon and sawdust, 1.
Boot and shoe manufactories,	Incendiary, 4; exposure, 2; kerosene lamps, 2; unknown, 11; overheated stove, 1; accidental, 2; fireworks, 1; presser heaters, 2.
Breweries	Spontaneous, 1; accidental, 1.
Brick kiln	Overheated kiln, 1.
Brush manufactories . .	Exposure, 1.
Cement manufactories . .	Accidental, 1.
Chain shops and foundries .	Defective chimney, 1; unknown, 1; accidental, 1; sparks from chimney, 1; furnace, 1; wood-work exposed to stove or furnace, 1.
Chocolate manufactories .	Overheated steam pipe, 1.
Churches	Incendiary, 2; exposure, 1; lightning, 3; accidental, 1; furnace, 1.
Cider mills	Lightning, 1.
Cigar shops and manufactories.	Exposure, 2; unknown, 5; overheated stove, 1; gas explosion, 1.
Cloth printers and finishers,	Carelessness, 1.

TABLE C. — Continued.

PROPERTY.	CAUSE OF FIRES.
Clothing stores . . .	Incendiary, 3; exposure, 3; spontaneous, 1; defective chimney, 1; unknown, 2; overheated stove, 1; accidental, 2; spittoon and sawdust, 1; clothing exposed to stove, 1; furnace pipe near floor, 1.
Club rooms	Incendiary, 1; exposure, 1; careless use of matches, 1; kerosene lamps, 1; spittoon and sawdust, 1.
Comb manufactories . .	Spontaneous, 1.
Cotton-batting manf., waste houses, and shoddy mills.	Incendiary, 1; spontaneous, 1; unknown, 2; accidental, 2.
Cotton factories . . .	Spontaneous, 1; unknown, 2; lightning, 1; accidental, 1; friction, 2; picker, 2.
Curriers, morocco manufactories, and tanneries.	Incendiary, 3; exposure, 1; unknown, 2; sparks from chimney, 2; overheated steam pipe, 1; sparks from emery wheel, 1.
Dining rooms . . .	Incendiary, 1; exposure, 1; unknown, 2; overheated stove, 2; wood-work exposed to stove or furnace, 1.
Drain-pipe manufactories .	Children and matches, 1.
Druggists	Exposure, 5; ignition of volatile oil, 4; gas jet, 1.
Dry, woollen, and fancy goods, and trimmings.	Exposure, 7; kerosene lamps, 1; spontaneous, 1; unknown, 3; accidental, 1; gas jet, 2.
Dwellings	Incendiary, 136; exposure, 101; children and matches, 38; rats and matches, 9; careless use of matches, 12; kerosene lamps, 69; spontaneous, 8; defective chimney, 119; unknown, 129; overheated stove, 20; lightning, 10; accidental, 29; fireworks, 2; ashes in wooden vessel, 5; carelessness, 6; sparks from chimney, 20; smoking, 2; furnace, 5; wood-work exposed to stove or furnace, 5; gas explosion, 1; clothing exposed to stove, 3; ignition of benzine, 1; gas-jet, 8; open grates, 3; rags in chimney-hole, 2; fat on stove, 5; watchmaker's globe and sun's rays, 1; candles on Christmas tree, 1; tar kettle, 1; candle and bedclothes, 1.
Dyewoods and chemicals .	Unknown, 1.
Dye works	Unknown, 1.
Emery and emery-wheel manufactories.	Incendiary, 1; unknown, 1.
Fan and feather duster manufactories.	Unknown, 1; boiling over of kettle of pitch, 1.
Flouring and grist mills .	Incendiary, 2; exposure, 2; unknown, 2; sparks from chimney, 1; friction, 2; overheated steam pipe, 1.
Fruit stores	Kerosene lamps, 1; accidental, 1; gas explosion, 1.

TABLE C. — Continued.

PROPERTY.	CAUSE OF FIRES.
Furniture dealers . . .	Incendiary, 1; exposure, 1; kerosene lamps, 1; spontaneous, 1; unknown, 1; gas jet, 1.
Gas works	Unknown, 2; leak in gas pipe, 1; accidental, 2.
General stores . . .	Incendiary, 4; exposure, 6; kerosene lamp, 2; unknown, 6.
Glassware manufactories .	Kerosene lamps, 1.
Glue manufactories . .	Incendiary, 1.
Grease rendering . . .	Unknown, 1.
Greenhouses	Incendiary, 1; unknown, 2; accidental, 2; wood-work exposed to stove or furnace, 1.
Groceries	Incendiary, 8; exposure, 6; kerosene lamps, 1; unknown, 8; overheated stove, 2; gas jet, 1.
Hardware dealers. . .	Exposure, 2; unknown, 1; ashes in wooden vessels, 1.
Harness manufactories .	Exposure, 1; unknown, 1; smoking, 1; furnace, 1.
Hay stores	Incendiary, 3; unknown, 2.
Hotels	Incendiary, 2; exposure, 2; careless use of matches, 1; defective chimney, 1; unknown, 3; smoking, 1; overheated stove, 3; gas explosion, 1.
Ice houses	Incendiary, 1; children and matches, 1; unknown, 1; accidental, 1; sparks from locomotive, 1.
Jewelry manufactories .	Exposure, 1; wood-work exposed to stove or furnace, 1; sparks from forge, 2.
Jewelry dealers . . .	Exposure, 1.
Junk shops	Incendiary, 3; spontaneous, 3; unknown, 2.
Lamp-black manufactories .	Furnace, 1; sparks from locomotive, 1.
Lead works	Incendiary, 1.
Leather dealers . . .	Exposure, 2.
Liquor stores and saloons .	Incendiary, 2; exposure, 4; kerosene lamps, 5; defective chimney, 1; unknown, 1; gas explosion, 1; gas jet, 1; overheated stove, 1.
Lithographers . . .	Exposure, 3; spontaneous, 1.
Livery stables . . .	Incendiary, 2; unknown, 3.
Lumber dealers . . .	Exposure, 1; children and matches, 1; lightning, 1.
Machinists' and machine shops.	Exposure, 8; spontaneous, 2; unknown, 2; accidental, 1; ashes in wooden vessel, 1; carelessness, 1; sparks from chimney, 2; friction, 1.

TABLE C. — Continued.

PROPERTY.	CAUSE OF FIRES.
Marble works . . .	Accidental, 1.
Millinery stores . . .	Exposure, 3; kerosene lamps, 1; unknown, 2.
Miscellaneous stores . .	Exposure, 1; spontaneous, 1; unknown, 2; leak in gas pipe, 1; overheated stove, 1; gas jet, 1.
Offices	Incendiary, 2; exposures, 5; defective chimney, 1; unknown, 5; furnace, 2; spittoon and sawdust, 1; gas jet, 1; open grate, 1.
Oil-cloth manufactories .	Dropping of lantern, 1.
Oil-clothing manufactories .	Spontaneous, 1; unknown, 1.
Oil stores	Unknown, 1.
Oil works	Spontaneous, 1; unknown, 1; accidental, 2; bursting of barrel of naphtha, 1; boiling over of kettle of oil, 1.
Oil from leather waste . .	Boiling over of kettle of oil, 1.
Paint shops	Incendiary, 2; exposure, 1; rats and matches, 1; spontaneous, 1; unknown, 1; boiling over of kettle of oil, 1.
Paper-box manufactories .	Exposure, 3; unknown, 1.
Paper-collar manufactories,	Exposure, 1.
Paper-envelope manufs. .	Exposure, 1.
Paper-hanging dealers .	Unknown, 1.
Paper mills	Unknown, 5; lightning, 1; accidental, 1; boiler, 1.
Papier maché manufs.. .	Pipe in workman's pocket, 1.
Paste shops	Boiler, 1.
Photographers . . .	Exposure, 1; unknown, 2; chemicals, 1; sun's rays and apparatus, 1.
Pickle manufactories . .	Boiler, 1.
Poorhouses	Children and matches, 1; defective chimney, 1.
Potato-chip manufactories,	Defective chimney, 1; unknown, 1; furnace, 1.
Potteries	Incendiary, 1.
Printing establishments .	Exposure, 1; spontaneous, 1; unknown, 2; gas jet, 1; boiler, 1; charcoal left burning, 1.
Provision dealers . . .	Incendiary, 1; exposure, 3; defective chimney, 1; leak in gas pipe, 1; spittoon and sawdust, 1.
Public halls	Incendiary, 1; exposure, 3; unknown, 4; spittoon and sawdust, 2; gas jet, 1.
Railroad depots, cars, and coal sheds.	Incendiary, 2; exposure, 4; kerosene lamps, 1; spontaneous, 1; unknown, 2; overheated stove, 1; sparks from chimney, 1; sparks from locomotive, 3.

TABLE C. — Continued.

PROPERTY.	CAUSE OF FIRES.
Railroad bridges	Sparks from locomotive, 3.
Ropewalks	Incendiary, 2.
Rubber mills	Spontaneous, 1.
Sailmakers	Boiling over of kettle of wax, 1.
Satinet mills	Boiler, 1.
Saw and planing mills	Incendiary, 4; unknown, 4; overheated stove, 1; sparks from chimney, 1; friction, 1; boiler, 1.
Shirt manufactories	Incendiary, 1.
Schoolhouses	Incendiary, 1; exposure, 2; spontaneous, 1; defective chimney, 1; unknown, 2; accidental, 1; furnace, 1; wood-work exposed to stove, 1.
Shoemakers' shops	Exposure, 1; kerosene lamp, 1; carelessness, 1.
Slaughter houses	Incendiary, 1; unknown, 2; boiling over of fat in kettle, 1; boiler, 1.
Soap manufactories	Exposure, 1; unknown, 1; ashes in wooden vessels, 1.
State Prison workshop	Incendiary, 1.
Storehouses	Incendiary, 8; children and matches, 1; unknown, 2; accidental, 2; lime and water, 1; sparks from locomotive, 1; spontaneous, 1.
Straw works	Defective chimney, 1; unknown, 1.
Sugar mills	Incendiary, 1; accidental, 1.
Tailors and dressmakers	Exposure, 4; unknown, 1; spittoon and sawdust, 1; presser heaters, 1.
Tack manufactories	Unknown, 1.
Tin shops	Exposure, 1; careless use of matches, 1; furnace, 1; tinman's furnace, 1.
Thread mills	Spontaneous, 1.
Tripe factories	Incendiary, 1.
Trunk dealers	Unknown, 1.
Undertakers	Exposure, 1; gas explosion, 1; tar kettle, 1.
Upholsterers	Unknown, 1.
Varnish manufactories	Unknown, 1.
Vessels (at wharves)	Overheated stove, 2; lime and water, 1; furnace, 1; wood-work exposed to furnace or stove, 2.
Woollen mills	Incendiary, 3; kerosene lamp, 1; unknown, 3; accidental, 2; carelessness, 1; picker, 2.
Wood sheds	Incendiary, 12; children and matches, 5; spontaneous, 1; unknown, 3; accidental, 2; carelessness, 1.

TABLE C. — Concluded.

PROPERTY.	CAUSE OF FIRES.
Wood-working establishments.	Incendiary, 9; exposure, 7; spontaneous, 6; unknown, 7; overheated stove, 4; lightning, 1; accidental, 2; dropping of lantern, 1; ashes in wooden vessel, 1; ignition of varnish, 1; boiler, 2; sparks from chimney, 1; friction, 1; overheated dry-house, 1.

Summary of Causes.

Cause.	Number.	Cause.	Number.
Incendiary	397	Wooden spittoons (sawdust),	8
Exposure	249	Overheated pressers	3
Children with matches	61	Overheated steam pipe	3
Rats with matches	12	Explosion of gas	6
Carelessness with matches	19	Clothing exposed to stove	4
Kerosene lamps	88	Furnace pipe near floor	1
Spontaneous	40	Picker	4
Defective chimney	133	Sparks from emery wheel	1
Unknown	351	Ignition of volatile oil	7
Overheated oven	3	Gas jet	18
Defective oven	3	Open grate	4
Cigar in dumb waiter	1	Rags in chimney hole	2
Leak in gas-pipe	4	Fat on stove	5
Overheated stove	42	Sun's rays and watchmaker's globe	1
Lightning	41	Candles and Christmas tree,	1
Accidental	75	Candles and bedding	1
Fireworks	5	Tar kettle	2
Lime and water	3	Boiling over of oil or pitch kettle	6
Breaking of lanterns	3	Sparks from locomotive	9
Ashes in wooden vessels	10	Sparks from forge	2
Carelessness	12	Boiler	9
Sparks from chimney	31	Chemicals	1
Smoking	6	Sun's rays and photograph apparatus	1
Furnace	16	Charcoal left burning	1
Wood-work exposed to stove or furnace	13	Tinman's furnace	1
Dry-house	1		
Friction	8		

Eighty-seven towns report "no fires during the year." One hundred and one fires are reported in unoccupied buildings. Of these, 17 were in barns (loss, $4,653), and 79 in dwelling houses (loss, $62,918). Causes: incendiary, 77; unknown, 13; known, 6.

These statistics for 1878 are as nearly complete as can be expected. In most instances the returns were promptly rendered, and it is evident that considerable time and attention was given to procuring the information in regard to the

causes of fires, the loss, insurance, etc. Similar statistics for 1876 were published in the supplement to the twenty-second Report of the department; and, upon comparing the same with the record of the past year, many striking coincidences will be observed, which illustrate the great law of average upon which the business of insurance is based.

With the writing of these lines, the connection of the writer with the insurance department ceases. Of the various subjects to which, as Insurance Commissioner, he has invited the attention of the Legislature, there is, in his judgment, no one of greater importance than that of preventing a part of the great annual loss by fire by the enactment and enforcement of proper building laws. One hundred and thirty-three fires were reported last year, in this State, as having been caused by defective chimneys; and, of the large number reported "unknown," very many may properly be attributed to this cause. To any one who has given attention to this subject, it must seem that further arguments or illustrations are entirely unnecessary; yet it is apparent that the people do not realize that they pay the losses by fire. They have an idea that the insurance companies pay them: whereas the insurance companies are merely distributors of money contributed by the people for the purpose. The people not only pay the losses, but also the costs of collection and distribution, which costs average at the present time more than twenty-five per cent of the whole contributions. The writer leaves this matter in the hands of his successors in office, with the hope and belief that they will realize its importance, and will continue to agitate the subject until all has been accomplished which may seem practicable.

Respectfully submitted.

S. H. RHODES,

Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Risks written in 1878.	Risks terminated in 1878.	Amount at Risk, Dec. 31, 1878.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1878.	Surplus or Deficiency in 1877.
Abington	1857	$682,189	$791,600	$1,984,633	$35,627	$17,634	$17,993	$13,687
Annisquam	1847	68,075	85,535	338,620	6,198	0	‡	–
Arkwright	1860	21,552,147	21,766,205	20,440,926	190,888	98,822	92,066	36,564
Ashfield	1873	37,018	101,730	102,090	300	2,300	‡	–
Attleborough	1845	209,690	160,635	1,045,659	13,198	4,603	8,595	7,990
Barnstable County	1833	917,728	930,631	5,274,814	74,924	39,934	34,990	42,837
Berkshire	1835	1,221,819	1,206,756	5,607,362	57,305	36,946	20,359	20,967
Boot Manufacturers'	1876	512,750	891,825	449,400	11,013	14,842	—3,829	—6,508
Boston Manufacturers'	1850	43,166,718	44,392,379	40,566,339	388,288	187,155	201,133	95,550
Bristol County	1829	725,925	1,025,250	5,139,925	1,323	8,708	‡	–
Cambridge	1834	1,612,879	1,515,934	5,081,756	102,990	38,280	64,710	57,305
Citizens'	1846	6,045,166	6,203,860	21,034,705	239,571	157,501	82,070	89,036
Cohasset	1816	41,525	47,853	376,647	3,392	3,126	265	211
Cotton and Woolen Manufacturers'	1875	1,466,929	1,065,037	1,508,126	15,124	8,037	7,087	3,320
Dedham	1837	572,769	443,351	1,243,471	59,020	12,581	46,439	41,573
Dorchester	1856	2,597,574	2,754,691	10,854,126	172,642	94,588	78,054	74,708
Essex	1829	162,650	221,300	904,600	35,953	10,534	25,419	22,079
Fall River Manufacturers'	1870	9,200,060	9,642,432	8,160,313	86,983	46,331	40,652	—975
Fitchburg Mutual (first class)	1847	3,763,980	4,348,029	14,099,833	143,809	119,378	24,431	30,696
Fitchburg Mutual (second class)	1847	937,006	731,313	1,055,131	88,137	9,345	78,792	80,330
Franklin Mutual (first class)	1829	384,608	110,258	1,135,468	9,315	7,497	1,818	1,841
Franklin Mutual (second class)	1829	9,900	1,177,317	2,741,694	14,294	18,679	—4,385	—8,459
Granby	1877	16,850	21,900	103,405	515	0	‡	–
Groveland	1828	245,805	270,140	1,536,811	101	700	‡	–
Hampshire	1832	919,070	1,061,125	3,197,284	52,727	22,197	30,530	28,039

Hingham	1826	2,783,540	2,561,533	21,230,153	323,258	185,437	137,821	138,926
Holyoke	1843	6,717,954	7,056,519	19,899,057	450,309	148,975	201,334§	191,898
Lowell	1832	735,367	680,142	1,774,793	46,592	11,597	34,995	34,282
Lynn	1828	264,650	311,815	1,545,482	49,988	20,316	29,672	27,574
Massachusetts	1873	9,463,214	9,711,719	14,498,555	308,200	89,729	18,471§	36,373
Mechanics'	1875	2,297,603	2,004,320	6,318,739	246,150	43,750	2,400§	2,584
Merchants' and Farmers'	1847	3,437,255	3,819,946	14,255,537	204,038	107,717	96,321	87,846
Merrimack	1828	4,066,868	3,360,972	13,902,427	181,351	102,515	78,836	68,266
Middlesex	1826	4,661,293	4,552,080	18,306,825	338,557	136,889	201,668	198,062
Milford	1852	135,740	153,998	761,796	5,586	4,494	1,092	2,154
Mill Owners'	1873	8,899,896	8,196,576	8,442,140	53,468	43,766	9,702	4,105
Mutual Fire Assurance	1827	632,500	649,225	3,897,750	95,229	32,388	62,841	66,744
Mutual Protection	1864	281,300	449,500	1,125,100	28,502	7,124	21,378	20,318
Newburyport	1829	112,550	125,850	712,965	22,550	4,526	18,024	17,713
Norfolk	1825	3,818,952	4,095,581	14,625,331	293,461	134,179	159,282	138,163
Quincy	1851	6,594,419	6,487,060	25,984,110	355,733	194,570	161,163	163,371
Salem	1838	221,625	246,400	1,058,625	27,115	9,179	17,936	16,200
Salisbury and Amesbury	1855	73,410	78,801	389,028	3,338	2,174	1,164	2,821
Saugus	1852	841,275	909,375	2,486,345	895	732	‡	-
Shelburne	1877	3,550	5,000	106,108	93	0	‡	-
South Danvers	1829	216,200	220,950	991,830	45,063	11,591	33,472	35,739
Traders' and Mechanics'	1848	3,631,587	3,442,235	14,647,437	241,206	113,499	127,707	127,236
Westfield	1852	150,350	193,760	772,490	7,389	7,030	359	899
Westford	1840	98,225	128,175	544,170	1,916	2,671	—755	—1,216
West Newbury	1828	1,015,594	1,006,473	2,077,326	341	1,547	‡	-
Weymouth and Braintree	1833	166,057	705,505	954,451	8,803	13,630	—4,827	—4,010
Worcester Manufacturers'	1855	16,250,603	17,061,037	15,210,185	177,991	79,680	98,311	49,714
Worcester Mutual	1824	7,965,711	8,231,063	30,706,382	463,078	242,896	220,182	227,352
Totals		$182,608,118	$187,416,329	$391,008,285	$5,783,837	$2,712,319	$2,575,739	-

* Not including deposit notes.

† Including unearned premiums on unexpired risks.

‡ This company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.

§ Exclusive of guarantee capital.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Net Cash Premiums received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prems. Received.	Amount at Risk. †		Prems. Received.	Gross Income.
Abington	$12,711	$9,333	$10,758	$3,254	30.25	.16	$3,057	28.42	24.05
Annisquam	699	555	0	100	–	.03	286	–	–
Arkwright	193,377	182,353	184,698	79,674	43.14	.39	16,606	8.99	8.62
Ashfield	266	16	170	0	–	–	16	–	–
Attleborough	1,772	255	1,772	0	–	–	255	14.39	14.39
Barnstable County	19,790	21,352	15,818	8,227	52.01	.16	2,692	17.02	13.61
Berkshire	15,973	15,436	12,436	7,326	59.01	.13	4,969	39.96	31.11
Boot Manufacturers'	6,640	8,401	3,307	5,305	160.42	.83	3,096	93.62	46.63
Boston Manufacturers'	368,004	386,492	349,504	153,789	44.00	.37	37,780	11.01	10.27
Bristol County	4,453	6,964	4,439	4,072	92.73	.08	2,892	65.15	64.95
Cambridge	25,300	19,786	20,273	3,086	15.42	.06	7,662	37.79	30.28
Citizens'	90,398	97,254	78,077	20,546	26.32	.10	26,377	33.78	29.18
Cohasset	929	2,443	698	1,775	254.30	.47	453	64.90	48.76
Cotton and Woolen Manufacturers'	15,692	9,933	15,230	1,556	10.22	.12	5,672	37.24	36.15
Dedham	12,398	6,721	9,153	582	6.36	.05	3,354	36.64	27.05
Dorchester	43,799	42,946	37,007	17,612	47.59	.16	13,230	35.75	30.21
Essex	4,819	2,965	2,725	25	.92	–	927	34.02	19.24
Fall River Manufacturers'.	81,957	75,915	78,322	57,777	73.77	.69	5,988	7.64	7.31
Fitchburg Mutual (first class)	62,421	65,883	55,150	26,091	47.31	.38	10,496	19.03	16.81
Fitchburg Mutual (second class)	20,309	19,123	15,242	13,967	91.63	1.47	3,005	19.72	14.80
Franklin Mutual (first class)	4,555	2,996	4,250	1,745	41.06	.17	1,159	27.27	25.44
Franklin Mutual (second class)	1,611	6,387	98	5,441	–	.20	698	–	–
Granby	89	1	78	0	–	–	1	–	–
Groveland	5,858	2,728	0	1,400	–	.10	1,328	–	–
Hampshire	14,570	14,094	11,352	5,652	49.79	.17	3,240	28.54	22.24

Hingham	66,682	64,683	49,605	23,508	47.39	.11	10,218	20.60	15.32
Holyoke	107,518	89,943	82,595	23,963	29.01	.12	29,508‡	35.73	27.44
Lowell	10,429	7,665	8,060	1,600	19.85	.09	2,527	31.35	24.23
Lynn	6,187	3,855	3,523	0	–	–	1,505	42.72	24.23
Massachusetts	94,835	67,958	79,166	9,340	11.80	.06	26,921§	34.01	28.40
Mechanics'	36,360	36,778	22,648	15,994	70.62	.26	10.784‖	47.62	29.66
Merchants' and Farmers'	54,276	49,894	43,698	16,975	38.85	.12	17,443	39 92	32.14
Merrimack	66,788	46,440	57,914	10,767	18 59	.08	15,815	27.31	23.68
Middlesex	85,237	79,392	69,143	20,140	29.13	.11	18,538	26.81	21.75
Milford	1,752	2,751	1,434	1,951	136.05	.25	424	29.57	24.20
Mill Owners'	85,409	77,807	83,510	23,166	27.74	.29	13,117	15.71	15.36
Mutual Fire Assurance	16,111	13,413	10,150	3,856	37.99	.10	2,957	29.13	18.35
Mutual Protection	4,096	4,125	2,566	1,411	54.99	.12	1,265	49.30	30.88
Newburyport	2,585	1,871	1,421	0	–	–	423	29.87	16.36
Norfolk	79,923	63,232	63,149	12,557	19.89	.09	15,150	23.99	18.96
Quincy	108,314	104,640	90,558	35,660	39.38	.14	28,688	31.69	26.49
Salem	4,516	3,316	2,898	168	5.80	.02	1,499	51.73	33.19
Salisbury and Amesbury	783	1,506	567	1,090	192.24	.29	327	57.67	41.76
Saugus	2,856	2,210	0	629	–	.02	1,472	–	–
Shelburne	527	977	41	970	–	.91	7	–	–
South Danvers	7,087	6,266	4,461	770	17.26	.08	1,032	23.13	14.56
Traders' and Mechanics'	64,767	63,206	50,646	28,568	56.41	.20	13,737	27.12	20.64
Westfield	2,211	1,513	1,903	240	12.61	.03	389	20.44	17.59
Westford	920	414	884	379	42.87	.07	35	3.96	3.80
West Newbury	1,247	736	0	72	–	–	663	–	–
Weymouth and Braintree	3,113	5,698	2,449	4,697	191.79	.38	1,001	40.87	32.16
Worcester Manufacturers'	149,739	137,589	140,556	54,520	38.79	.35	7,334	5.22	4.90
Worcester Mutual	145,511	142,531	118,000	47,364	40.19	.15	23,398	19.85	16.08
Totals	$2,218,169	$2,080,741	$1,902,102	$757,557	39.83	.19	$401,416	21.10	18.10

* Including return premiums or dividends of profits. † Taking mean amount of risks outstanding at beginning and end of year. ‡ Including $4,730 paid for interest on guarantee capital in excess of amount received thereon. § Including $7,420 paid for interest on guarantee capital in excess of amount received thereon. ‖ Including $3,000 paid for interest on guarantee capital in excess of amount received thereon.

TABLE III. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Guarantee Fund.	Scrip outstanding.	Amount at Risk, Dec. 31, 1878.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency, Dec. 31, 1878.	Surplus or Deficiency, Dec. 31, 1877.
Atlantic Mutual Fire and Marine	1855	$100,000	$89,104	$457,289	$252,162	$58,676	$4,382	$10,994
Boylston Mutual (Fire and Marine)	1873	557,200	79,700	22,331,290	902,625	210,508	55,217	105,184
China Mutual (Marine)	1853	0	791,800	8,234,412	1,217,939	229,417	196,722	266,253
India Mutual (Fire and Marine)	1867	124,500	125,298	1,819,920	372,705	109,623	13,284	9,544
New England Mutual (Fire and Marine) . . .	1872	350,000	0	3,388,480	456,999	114,138	—7,139	12,491
Totals	. .	$1,131,700	$1,085,902	$36,231,391	$3,202,430	$722,362	$262,466	$404,466

* Including unearned premiums, but not including cash or stock note guarantee fund or outstanding scrip.

TABLE IV. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Prems. Received.	Marine Losses Paid.	Ratio.*	Fire Prems. Received.	Fire Losses Paid.	Ratio.*	Expenses.	Ratio.†
Atlantic Mutual	$60,635	$60,412	$54,880	$50,049	91.20	$0	$0	–	$5,016	9.14
Boylston Mutual	251,082	292,182	119,377	139,228	116.63	88,721	32,728	36.89	49,191	25.64
China Mutual	402,465	497,260	354,275	262,788	74.18	0	0	–	41,780	11.79
India Mutual	130,678	111,355	123,341	85,417	69.25	0	0	–	19,930	16.17
New England Mutual . . .	144,164	165,608	124,702	114,346	91.70	10,122	4,759	47.02	30,472	22.60
Totals.	$989,024	$1,126,817	$776,575	$651,828	83.94	$98,843	$37,487	37.93	$146,389	16.72

* Of losses paid to cash premiums received.

† Of expenses to gross cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk, Dec. 31, 1878.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policyholders, Dec. 31, 1878.	Surplus or Impairment of Capital, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1877.
Alliance	$200,000	$13,637,808	$315,973	$119,775	2.64	$196,198	—$3,802	—1.90	13.36
American	300,000	10,306,986	505,201	81,985	6.16	423,216	123,216	41.07	39.98
Beverly	50,000	6,100	50,045	1,394	35.90	48,651	—1,349	—2.70	.44
Boston Marine	500,000	5,976,548	1,092,061	447,560	2.44	644,501	144,501	28.90	27.87
Commonwealth	500,000	22,236,075	654,792	141,544	4.63	513,248	13,248	2.65	6.18
Dwelling-House	300,000	12,832,393	374,695	64,102	5.84	310,593	10,593	3.53	5.68
Eliot	200,000	7,923,385	391,812	54,092	7.24	337,720	137,720	68.86	66.17
Equitable Marine	17,000	106,388	37,776	19,016	1.99	18,760	1,760	10.35	35.08
Faneuil Hall	300,000†	22,440,811	502,943	183,351	2.74	319,592	19,592	6.53	—8.74
Firemen's Fire	300,000	16,040,957	721,428	106,185	6.79	615,243	315,243	105.08	89.25
First National	200,000	9,392,165	306,525	91,762	3.34	214,763	14,763	7.38	15.26
Franklin of Boston	200,000	7,346,961	257,585	47,566	5.41	210,019	10,019	5.01	4.14
Gloucester	100,000	3,776,323	170,585	61,306	2.78	109,279	9,279	9.28	25.42
Manufacturers' Fire and Marine	500,000	41,803,170	1,143,189	394,556	2.90	748,633	248,633	49.73	50.83
Mechanics' Mutual (Stock Department)	200,000	1,724,617	218,168	17,555	12.42	200,613	613	.31	‡
Mercantile Marine	400,000	13,472,962	700,012	110,332	6.35	589,680	189,680	47.42	47.64
Neptune Fire and Marine	300,000	8,381,809	553,137	106,974	5.17	446,163	146,163	48.72	52.12
North American	200,000	9,219,625	320,655	46,788	6.85	273,867	73,867	36.93	40.99
Prescott	200,000	14,818,804	384,262	107,973	3.56	276,289	76,289	38.14	45.02
Revere	200,000	9,055,609	274,573	67,908	4.04	206,665	6,665	3.33	4.69
Salem Marine	100,000	691,069	245,134	48,505	5.05	196,629	96,629	96.63	119.37
Shawmut	500,000	17,022,887	650,267	125,167	5.19	525,100	25,100	5.02	.41
Shoe and Leather	300,000	17,177,060	671,569	200,580	3.35	470,989	170,989	56.99	54.13
Springfield Fire and Marine	750,000	89,726,163	1,760,621	632,627	2.77	1,127,994	377,994	50.40	38.62
Traders' and Mechanics'	100,000	3,316,452	176,275	26,491	6.66	149,784	49,784	49.78	39.00
Washington	400,000	11,882,241	774,245	149,420	5.18	624,825	224,825	56.21	50.57
Totals	$7,317,000	$370,315,368	$13,253,528	$3,454,514	3.83	$9,799,014	$2,482,014	33.92	32.78

* Including unearned premiums, but not including capital stock.

† Capital reduced $100,000 in 1878.

‡ Stock department organized June 1, 1878.

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Allianee	$14,647,545	$180,089	$105,297	58.49	.72	–	–	–	–	–
American	6,659,595	32,287	8,009	24.81	.12	$2,947,662	$70,009	$49,834	71.18	1.69
Beverly	–	–	–	–	–	8,150	1,219	0	–	–
Boston Marine	–	–	–	–	–	38,113,650	609,982	520,851	85.40	1.37
Commonwealth	23,780,380	220,596	94,164	42.69	.40	–	–	–	–	–
Dwelling House	6,561,920	43,051	8,292	19.26	.13	–	–	–	–	–
Eliot	8,080,257	71,032	40,133	56.50	.50	–	–	–	–	–
Equitable Marine	–	–	–	–	–	268,606	15,175	14,403	94.91	5.36
Faneuil Hall	22,623,086	250,585	136,442	54.45	.60	–	–	–	–	–
Firemen's Fire	12,408,343	108,255	47,811	44.16	.39	–	–	–	–	–
First National	10,304,467	125,390	90,794	72.41	.88	–	–	–	–	–
Franklin of Boston	6,844,098	63,588	46,807	73.61	.68	–	–	–	–	–
Gloucester	2,834,044	38,719	50,687	130.92	1.79	723,598	16,864	18,855	111.81	2.61
Manufacturers' Fire and Marine	34,848,433	234,617	122,663	52.28	.35	9,938,322	105,476	117,236	111.15	1.18
Mechanics' Mutual (Stock Department),	1,968,064	14,498	908	6.27	.05	–	–	–	–	–
Mercantile Marine	10,524,760	46,726	11,573	24.77	.11	4,576,599	69,365	64,941	93.62	1.42
Neptune Fire and Marine	6,399,475	63,164	33,693	53.34	.53	1,417,380	75,586	93,483	123.68	6.60
North American	8,078,272	50,264	13,873	27.60	.17	–	–	–	–	–
Prescott	14,539,472	136,911	86,672	63 31	.60	–	–	–	–	–
Revere	9,708,693	87,966	46,132	52.44	.48	–	–	–	–	–
Salem Marine	–	–	–	–	–	2,240,775	54,409	63,812	117.28	2.85
Shawmut	20,859,983	197,076	136,673	69.35	.66	–	–	–	–	–
Shoe and Leather	13,880,352	129,509	55,838	43.11	.40	4,308,375	94,468	101,060	106.98	2.35
Springfield Fire and Marine	73,316,160	759,535	396,906	52.26	.54	–	–	–	–	–
Traders' and Mechanics'	2,253,575	24,082	4,843	20.11	.21	–	–	–	–	–
Washington	10,051,206	80,271	43,013	53.59	.43	4,620,165	97,212	87,884	90.41	1.90
Totals	$321,172,180	$2,958,211	$1,581,223	53.45	.49	$69,163,282	$1,209,765	$1,132,359	93.60	1.64

TABLE VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Alliance	$190,537	$189,393	$1,144	$68,095	37.81	35.74	$16,000
American	121,870	115,644	6,226	27,062	26.45	22.21	30,000
Beverly	4,036	2,293	1,743	731	59.97	18.11	1,000
Boston Marine	636,924	675,841	—38,917	104,990	17.21	16.49	50,000
Commonwealth	249,454	205,535	43,919	86,371	39.15	34.62	25,000
Dwelling House	63,768	53,279	10,489	20,987	48.75	32.91	24,000
Eliot	91,029	91,525	—496	31,442	44.26	34.54	20,000
Equitable Marine	16,643	16,918	—275	2,514	16.57	15.11	0
Faneuil Hall	272,780	240,095	32,685	103,653	41.36	38.10	0
Firemen's Fire	145,755	112,993	32,762	35,117	32.44	24.09	30,000
First National	142,569	147,170	—4,601	38,376	30.61	26.92	18,000
Franklin of Boston	74,983	80,574	—5,591	27,767	43.67	37.03	6,000
Gloucester	63,730	87,349	—23,619	14,550	26.18	22.83	3,000
Manufacturers' Fire and Marine	392,590	360,692	31,898	70,943	20.86	18.07	50,000
Mechanics' Mutual (Stock Department)	19,456	7,186	12,270	6,278	43.30	32.27	0
Mercantile Marine	146,736	147,632	—896	31,239	26.91	21.29	40,000
Neptune Fire and Marine	164,628	192,573	—27,945	35,397	25.51	21.50	30,000
North American	68,780	55,399	13,381	21,526	42.83	31.30	20,000
Prescott	155,370	155,051	319	48,379	35.34	31.14	20,000
Revere	101,564	88,518	13,046	42,386	48.18	41.73	0
Salem Marine	64,284	81,676	—17,392	7,909	14.54	12.30	10,000
Shawmut	224,588	214,679	9,909	78,006	39.58	34.73	0
Shoe and Leather	255,604	246,112	9,492	59,214	26.44	23.17	30,000
Springfield Fire and Marine	845,729	722,247	123,482	250,341	32.96	29.60	75,000
Traders' and Mechanics'	32,971	20,782	12,189	7,939	32.97	24.08	8,000
Washington	214,693	217,449	—2,756	46,552	26.23	21.68	40,000
Totals	$4,761,071	$4,528,605	$232,466	$1,267,764	30.42	26.63	$546,000

* Excluding losses, dividends, return premiums, and drawbacks, and premiums on re-insurance.

TABLE VIII. — *Insurance Companies of Other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1878.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1878.	Surplus or Impairment of Capital, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1877.
Ætna	Hartford	$3,000,000	$277,580,880	$6,878,098	$1,832,639	3.75	$5,045,459	$2,045,459	68.18	59.06
Ætna	New York	200,000	6,846,426	233,050	33,029	7.06	200,021	21	.01	10.59
Albany	Albany	200,000	8,793,982	428,324	37,801	11.33	390,523	190,523	95.26	–
American Fire	New York	400,000	32,599,969	970,394	75,846	12.80	894,548	193,500†	48.37	–
American Fire	Philadelphia	400,000	29,748,578	1,364,716	448,702	3.04	916,014	516,014	129.00	105.06
American	Newark	600,000	25,604,381	1,433,521	135,133	10.61	1,298,388	698,388	116.39	101.02
American Central	St. Louis	300,000	27,482,112	802,114	263,812	3.04	538,302	238,302	79.43	69.28
American Exchange	New York	200,000	10,268,144	292,851	23,600	12.41	269,251	69,251	34.63	36.09
Amity	New York	200,000	4,238,936	232,183	30,984	7.49	201,199	1,199	.60	—3.95
Atlantic	Brooklyn	200,000	21,717,076	384,840	147,295	2.61	237,545	37,545	18.77	53.46
Atlantic Fire and Marine	Providence	200,000	3,780,878	254,022	48,140	5.28	205,882	5,882	2.94	1.20
Atlantic Mutual	New York	0	77,748,297	13,320,463	4,003,205	3.33	9,317,258	1,560,558‡	–	–
Buffalo	Buffalo	200,000	7,324,933	296,018	51,382	5.76	244,636	44,636	22.32	23.39
Buffalo German	Buffalo	200,000	24,753,344	754,407	134,381	5.61	620,026	420,026	210.01	190.89
Citizens'	New York	300,000	42,657,046	943,646	139,877	6.75	803,769	353,769§	117.92	106.98
Citizens'	St. Louis	200,000	7,086,739	418,184	61,297	6.82	356,887	156,887	78.44	67.90
City Fire	New York	210,000	10,916,392	417,566	29,186	14.31	388,380	178,380	84.94	85.46
Clinton	New York	250,000	17,696,734	452,323	52,305	8.65	400,018	150,018	60.07	55.27
Columbia	New York	300,000	8,241,858	353,544	42,418	8.33	311,126	11,126	3.71	—5.37
Commerce	Albany	200,000	9,263,820	411,406	47,601	8.64	363,805	163,805	81.90	76.25

* Exclusive of special deposits. † Scrip outstanding, $301,048. ‡ Scrip outstanding, $7,756,700. § Scrip outstanding, $150,000.

TABLE VIII. — *Insurance Companies of Other States* — Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1878.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1878.	Surplus or Impairment of Capital, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1877.
Commercial Fire	New York	$200,000	$35,172,218	$510,640	$140,117	3.64	$370,523	$170,523	85.26	82.40
Commercial Mutual	New York	0	8,996,256	817,408	151,100	5.41	666,308	50,253†	–	–
Connecticut Fire	Hartford	1,000,000	37,042,514	1,341,165	237,833	5.64	1,103,332	103,332	10.33	8.04
Continental	New York	1,000,000	255,360,875	3,297,834	1,280,032	2.58	2,017,802	944,894‡	94.49	92 94
Delaware Mutual Safety	Philadelphia	360,000	29,833,578	2,122,526	518,328	4.09	1,604,198	258,478§	71.79	114,91
Enterprize Fire and Marine	Cincinnati	300,000	7,532,838	413,061	87,370	4.73	325,691	25,691	8.56	7.49
Equitable Fire and Marine	Providence	200,000	9,025,881	334,275	65,469	5.11	268,806	68,806	34.40	35.17
Exchange Fire	New York	200,010	18,933,872	383,400	63,695	6.02	319,704	119,694	59.84	56.38
Fairfield Fire	So. Norwalk	200,000	14,290,538	316,883	83,422	3.80	233,461	33,461	16.73	19.24
Farragut Fire	New York	200,000	24,955,185	429,834	68,767	6.25	361,067	161,067	80.53	77.29
Fire Association	Philadelphia	500,000	169,070,653	3,179,056	2,268,150	1.40	910,906	410,906	82.18	62.77
Firemen's	Baltimore	378,000	18,694,356	574,815	84,324	6.82	490,491	112,491	29.76	–
Firemen's	Newark	400,000	27,239,754	1,104,140	117,621	9.40	986,519	586,519	146.63	125.01
Firemen's	New York	204,000	9,709,265	327,521	37,693	8.69	289,828	85,828	42.07	47.88
Firemen's	Dayton	250,000	12,994,666	396,382	82,962	4.78	313,420	63,420	25.37	23.57
Fireman's Fund	San Francisco	300,000	35,449,467	681,346	306,963	2.22	374,383	74,383	24.79	28.10
Franklin	Philadelphia	400,000	142,867,353	3,302,194	1,973,556	1.67	1,328,638	928,638	232.16	201.03
German	Baltimore	500,000	29,142,000	768,276	87,263	8.80	681,013	181,013	36.20	–
Germania	New York	500,000	73,333,025	1,646,329	416,774	3.95	1,229,555	729,555	145.91	129.81
German American	New York	1,000,000	118,670,207	2,446,781	652,592	3.75	1,794,189	794,189	79.42	66.47
Girard Fire and Marine	Philadelphia	300,000	40,923,344	1,131,838	302,498	3.74	829,340	529,340	176.45	146.83
Glen's Falls	Glen's Falls	200,000	57,411,334	900,836	285,495	3.16	615,341	415,341	207.67	166.91
Great Western	New York	662,080	4,111,052	946,979	152,553	6.21	794,426	132,346	19.99	17.22

Guardian Fire	New York	200,000	9,999,466	275,895	40,552	6.80	235,343	35,343	17.67	12.50
Hanover Fire	New York	500,000	84,791,280	1,650,078	500,267	3.30	1,149,811	649,811	129.96	109.88
Hartford Fire	Hartford	1,250,000	188,039,953	3,238,708	1,177,630	2.75	2,061,078	811,078	64.88	71.85
Hoffman Fire	New York	200,000	13,429,381	366,426	87,579	4.18	278,847	78,847	39.42	49.12
Home	Newark	200,000	5,573,784	262,353	52,495	5.00	209,858	9,858	4.93	1.07
Home	New York	3,000,000	344,131,435	6,293,617	1,970,511	3.19	4,323,106	1,323,106	44.10	32.81
Howard	New York	500,000	23,844,854	759,488	124,310	6.11	635,178	135,178	27.03	26.46
Insurance Co. of No. America,	Philadelphia	2,000,000	165,704,174	6,552,009	1,953,595	3.35	4,598,414	2,598,414	129.92	120.40
Insurance Co. State of Penn.	Philadelphia	200,000	18,114,674	639,451	224,708	2.85	414,743	214,743	107.37	98.58
Irving	New York	200,000	7,112,418	274,481	42,113	6.52	232,368	32,368	16.18	19.73
Lamar	New York	200,000	11,772,414	402,594	86,121	4.68	316,473	116,473	58.23	63.46
Lorillard	New York	300,000	14,172,023	433,638	62,097	6.98	371,541	71,541	23.84	26.83
Manhattan	New York	250,000	46,510,721	775,868	319,839	2.43	456,029	206,029	82.41	70.19
Manufacturers'	Newark	200,000	11,955,950	300,785	79,913	3.76	220,872	20,872	10.43	8.33
Mercantile	Cleveland	200,000	8,448,469	384,148	68,377	5.62	315,771	115,771	57.88	50.56
Mercantile	New York	200,000	7,621,716	284,056	32,670	8.69	251,386	51,386	25.69	24.97
Mercantile Mutual	New York	500,000	4,086,451	818,087	322,269	2.54	495,818	—4,182	—.84	28.44
Merchants'	Newark	400,000	45,849,011	1,087,336	254,571	4.27	832,765	392,136‖	98.03	74.02
Merchants'	New York	200,000	24,397,371	523,257	98,224	5.33	425,033	225,033	112.52	94.91
Merchants'	Providence	200,000	12,470,216	365,773	93,114	3.93	272,659	72,659	36.33	25.44
Meriden Fire	Meriden	300,000	14,152,995	436,280	119,613	3.65	316,667	16,667	5.55	5.12
National	Baltimore	200,000	9,715,994	278,726	57,851	4.82	220,875	20,875	10.44	11.01
National	Hartford	600,000	28,452,179	1,104,006	185,393	5.95	918,613	318,613	53.10¶	69.66
National	New York	200,000	23,071,120	410,733	86,402	4.75	324,331	124,331	62.17	51.76
Newark City	Newark	200,000	10,131,556	312,617	65,390	4.78	247,227	47,227	23.61	10.51
Newark Fire	Newark	250,000	20,537,427	740,113	123,582	5.99	616,531	366,531	146.61	140.09
New Hampshire Fire	Manchester	250,000	18,592,797	507,617	129,938	3.91	377,679	127,679	51.07	45.39
New York Bowery	New York	300,000	28,715,347	785,986	75,419	10.42	710,567	410,567	136.86	-
New York City	New York	300,000	14,686,259	429,631	74,570	5.76	355,061	55,061	18.35	—4.16
New York and Boston	New York	200,000	3,113,992	242,530	17,959	13.50	224,571	24,571	12.28	—13.01

* Exclusive of special deposits. † Scrip outstanding, $616,055. ‡ Scrip outstanding, $72,908. § Scrip outstanding, $985,720.
‖ Scrip outstanding, $40,629. ¶ Paid stock dividend, $100,000, during the year.

TABLE VIII. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1878.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1878.	Surplus or Impairment of Capital, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1878.	Percentage of Surplus or Impairment, Dec. 31, 1877.
Niagara Fire	New York	$500,000	$67,140,848	$1,304,650	$370,038	3.53	$934,612	$434,612	86.92	90.07
Northern	Watertown	250,000	12,005,666	410,467	107,340	3.82	303,127	53,127	21.25	14.14
North-western National	Milwaukee	600,000	23,438,895	921,777	178,843	5.15	742,934	142,934	23.82	13.55
Orient	Hartford	500,000	23,129,298	787,542	158,889	4.96	628,653	128,653	25.73	24.81
Orient Mutual	New York	0	18,426,958	1,046,129	243,711	4.29	802,418	208,890†	–	–
Pacific Fire	New York	200,000	24,176,882	705,854	79,722	8.85	626,132	426,132	213.07	212.44
Pacific Mutual	New York	0	5,491,815	678,355	266,455	2.55	411,900	—171,730‡	–	–
Park Fire	New York	200,000	7,708,450	329,895	28,343	11.24	301,552	101,552	50.78	51.38
Pennsylvania Fire	Philadelphia	400,000	47,927,868	1,833,888	778,350	2.36	1,055,538	655,538	163.88	134.37
People's	Newark	300,000	19,738,649	503,041	144,833	3.47	358,208	57,309§	19.10	17.13
People's	Trenton	300,000	17,325,429	611,484	136,993	4.46	474,491	174,491	58.16	51.23
Phenix	Brooklyn	1,000,000	156,757,871	2,528,154	965,504	2.62	1,562,650	562,650	56.26	66.18
Phœnix	Hartford	1,000,000	121,275,658	2,549,083	855,011	2.98	1,694,072	694,072	69.41	53.85
Providence Washington	Providence	400,000	14,545,696	615,208	185,286	3.32	429,922	29,922	7.48	4.49
Relief	New York	200,000	13,110,486	310,705	51,256	6.06	259,449	59,449	29.72	28.29
Republic Fire	New York	300,000	25,377,304	423,841	89,169	4.75	334,672	30,837‖	10.28	–
Ridgewood	New York	200,000	10,117,929	304,668	32,674	9.32	271,994	71,994	36.00	30 39
Rochester German	Rochester	200,000	18,876,255	409,620	94,073	4.35	315,547	115,547	57.77	34.60
Roger Williams	Providence	200,000	13,016,237	321,634	119,564	2.69	202,070	2,070	1.03	6.29
Rutgers	New York	200,000	15,112,068	445,572	40,368	11.04	405,204	205,204	102.60	101.89
Safeguard	New York	200,000	21,685,271	390,425	86,730	4.50	303,695	103,695	51.85	58.47
Security	New Haven	200,000	15,543,839	369,268	135,050	2.73	234,218	34,218	17.11	13.82

Standard	New York	200,000	12,468,383	425,197	50,186	8.47	375,011	175,011	87.51	80.02
Standard	Trenton	200,000	9,173,599	303,502	93,854	3.23	209,648	9,648	4.82	4.20
Star Fire	New York	300,000	27,073,994	600,567	129,249	4.65	471,318	171,318	57.11	64.64
Sterling Fire	New York	200,000	8,053,104	274,914	25,683	10.70	249,231	49,231	24.62	26.09
St. Nicholas	New York	200,000	15,948,686	296,804	57,784	5.14	239,020	39,020	19.51	7.63
St. Paul Fire and Marine	St. Paul	400,000	39,743,043	841,900	278,160	3.03	563,740	163,740	40.93	38.04
Toledo	Toledo	200,000	4,517,641	248,042	41,532	5.97	206,510	6,510	3.25	2.54
Trade	Camden	200,000	5,011,071	276,814	66,197	4.18	210,617	10,617	5.31	7.79
Traders'	Chicago	500,000	17,552,430	819,736	159,497	5.14	660,239	160,239	32.05	27.05
Union	Philadelphia	200,000	8,235,779	366,593	122,398	3.00	244,195	44,195	22.10	17.48
United States Lloyds	New York	0	–	616,884	103,485	5.96	513,399	513,399	–	–
Watertown Fire	Watertown	200,000	106,238,952	764,816	482,338	1.59	282,478	82,478	41.24	34.39
Westchester	New Rochelle	300,000	64,563,531	795,868	347,447	2.29	448,421	148,421	49.47	71.47
Williamsburgh City Fire	Brooklyn	250,000	51,424,539	894,076	224,236	3.99	669,840	419,840	167.93	150.60
Totals		$41,414,090	$4,116,240,307	$114,278,449	$32,960,531	3.47	$81,317,918	$28,798,876	69.54	–

* Exclusive of special deposits. † Scrip outstanding, not held by company, $593,528. ‡ Scrip outstanding, not held by company, $583,630.
§ Scrip outstanding, $899. ‖ Scrip outstanding, $3,835.

TABLE IX. — *Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums. Received.	Losses Paid.	Prems. Received.	Risks Written.
Ætna (Hartford)	$238,345,991	$2,366,909	$1,258,802	53.18	.53	$20,195,391	$119,243	$31,651	25.37	.16
Ætna (New York)	8,438,705	49,748	25,633	51.52	.30	1,888,650	1,992	247	12.40	.01
Albany (Albany)	8,477,891	60,589	7,625	12.59	.09	–	–	–	–	–
American Fire (New York)	45,930,583	123,955	12,968	10.46	.03	–	–	–	–	–
American Fire (Philadelphia)	34,435,119	300,843	117,449	39.04	.34	–	–	–	–	–
American (Newark)	25,522,439	167,620	36,634	21.84	.14	–	–	–	–	–
American Central (St. Louis)	27,549,502	338,564	190,061	56.14	.74	–	–	–	–	–
American Exchange (New York),	10,820,963	35,288	3,424	9.70	.03	98,250	2,878	343	11.92	.35
Amity (New York)	6,269,254	60,128	44,487	73.99	.72	172,375	4,199	1,743	41.51	.10
Atlantic (Brooklyn)	32,025,825	279,978	216,094	77.18	.67	–	–	–	–	–
Atlantic F. and M. (Providence)	4,156,075	37,944	25,396	66.88	.61	777,863	3,627	3,797	103.69	.49
Atlantic Mutual (New York)	–	–	–	–	–	256,747,055	3,737,693	2,012,784	53.86	.78
Buffalo (Buffalo)	8,805,805	66,933	67,651	101.07	.77	22,668,166	68,318	38,199	55.91	.17
Buffalo German (Buffalo)	25,432,624	208,974	89,619	42.89	.35	–	–	–	–	–
Citizens' (New York)	46,254,231	199,083	53,777	27.01	.12	–	–	–	–	–
Citizens' (St. Louis)	8,117,242	95,016	61,605	64.84	.76	987,852	5,812	608	10.46	.06
City Fire (New York)	12,096,917	40,601	6,558	16.15	.05	–	–	–	–	–
Clinton (New York)	19,003,922	93,076	40,324	43.32	.21	–	–	–	–	–
Columbia (New York)	8,285,197	66,909	33,913	50.69	.41	–	–	–	–	–
Commerce (Albany)	9,894,763	70,572	25,064	35.52	.25	–	–	–	–	–
Commercial Fire (New York)	36,249,960	275,264	148,281	53.87	.41	710,203	9,853	2,317	23.52	.33
Commercial Mutual (New York)	5,235,692	24,085	7,451	30.94	.14	17,290,328	162,799	104,360	64.10	.60
Connecticut Fire (Hartford)	33,631,867	342,328	151,808	44.35	.45	–	–	–	–	–
Continental (New York)	220,473,237	1,493,012	675,507	45.24	.31	–	–	–	–	–
Delaware Mutual Safety (Phila.)	17,956,700	115,646	54,244	46.90	.30	47,447,874	553,631	390,196	70.51	.82

Enterprise F. and M. (Cincinnati),	7,010,172	73,531	49,746	67.65	.71	1,487,278	50,913	13,505	26.53	.91
Equitable F. and M. (Providence),	9,402,155	81,171	45,567	56.14	.46	843,658	6,485	7,364	113.55	.87
Exchange Fire (New York) . .	21,918,574	112,503	49,690	44.17	.23	32,100	1,329	–	–	–
Fairfield Fire (South Norwalk) .	15,029,970	133,269	72,131	54.12	.48	–	–	–	–	–
Farragut Fire (New York) . .	26,866,701	115,030	38,184	33.19	.14	–	–	–	–	–
Fire Association (Philadelphia) .	109,980,974	1,083,405	605,874	55.92	.55	–	–	–	–	–
Firemen's (Baltimore) . . .	22,345,081	115,060	26,815	23.31	.12	–	–	–	–	–
Firemen's (Newark) . . .	27,323,388	183,867	63,877	34.74	.23	–	–	–	–	–
Firemen's (New York) . . .	10,897,076	46,415	19,958	43.00	.18	–	–	–	–	–
Firemen's (Dayton) . . .	11,306,760	94,109	48,255	51.28	.43	–	–	–	–	–
Fireman's Fund (San Francisco).	39,072,541	410,618	202,967	49.43	.52	5,564,984	98,787	62,231	63.00	1.12
Franklin (Philadelphia) . .	61,432,030	596,826	330,164	55.32	.54	–	–	–	–	–
German (Baltimore) . . .	29,025,000	148,040	27,579	18.63	.10	–	–	–	–	–
Germania (New York) . . .	73,261,622	571,625	192,699	33.71	.26	–	–	–	–	–
German American (New York) .	129,925,611	904,307	439,556	48.61	.34	–	–	–	–	–
Girard F. and M. (Philadelphia) .	37,984,044	264,616	112,117	42.37	.30	–	–	–	–	–
Glen's Falls (Glen's Falls) . .	32,029,707	273,459	159,488	58.32	.50	–	–	–	–	–
Great Western (New York) . .	–	–	–	–	–	35,008,313	362,148	178,603	49.32	.51
Guardian Fire (New York) . .	12,361,516	68,545	28,816	42.04	.23	16,250	594	120	20.20	.74
Hanover Fire (New York) . .	78,648,367	600,802	271,967	45.27	.35	–	–	–	–	–
Hartford Fire (Hartford) . .	141,241,610	1,508,011	822,078	54.51	.58	–	–	–	–	–
Hoffman Fire (New York) . .	14,915,776	121,917	75,036	61.55	.50	2,500	125	–	–	–
Home (Newark)	7,440,184	52,898	29,681	56.11	.40	2,951,518	41,946	31,637	64.32	1.07
Home (New York)	344,383,763	2,366,600	1,207,678	51.03	.35	–	–	–	–	–
Howard (New York) . . .	27,462,824	177,887	62,052	34.88	.23	9,862,829	13,779	6,649	48.25	.07
Ins. Co. of No. America (Phila.) .	144,274,243	1,256,975	558,312	44.42	.39	199,770,693	1,581,538	1,407,098	88.97	.70
Ins. Co. State of Pennsylvania .	16,921,209	127,305	67,001	52.63	.40	13,706,790	81,634	57,217	69.09	.42
Irving (New York). . . .	8,346,846	63,795	35,173	55.13	.42	–	–	–	–	–
Lamar (New York). . . .	14,292,077	135,779	98,905	72.84	.69	9,673,369	32,738	12,091	36.93	.12
Lorillard (New York) . . .	20,079,739	104,866	48,722	46.46	.24	–	–	–	–	–
Manhattan (New York). . .	55,962,305	576,106	352,892	61.25	.63	20,091,956	73,583	52,149	70.87	.26
Manufacturers' (Newark) . .	13,401,867	137,685	73,861	53.65	.55	–	–	–	–	–

TABLE IX. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Mercantile (Cleveland)	$10,296,131	$84,813	$52,926	62.41	.51	$3,961,988	$32,516	$7,864	24.18	.20
Mercantile (New York)	8,588,658	47,613	16,106	33.83	.19	–	–	–	–	–
Mercantile Mutual (New York)	–	–	–	–	–	114,442,233	650,819	643,835	98.92	.56
Merchants' (Newark)	49,468,569	337,238	133,585	39.61	.27	–	–	1,139	–	–
Merchants' (New York)	23,922,156	120,035	57,423	47.84	.24	–	–	–	–	–
Merchants' (Providence)	12,483,972	121,527	67,672	55.68	.54	245,000	490	–	–	–
Meriden Fire (Meriden)	18,748,575	195,498	120,897	61.84	.64	–	–	–	–	–
National (Baltimore)	11,407,502	78,108	29,628	37.93	.26	–	–	–	–	–
National (Hartford)	22,241,874	237,663	88,663	37.31	.40	–	–	–	–	–
National (New York)	24,430,772	131,778	55,973	42.47	.23	–	–	–	–	–
Newark City (Newark)	11,672,100	110,236	61,265	55.57	.52	–	–	–	–	–
Newark Fire (Newark)	25,674,732	191,487	49,148	25.67	.19	–	–	–	–	–
New Hampshire Fire (Manchester),	17,141,815	171,492	101,296	59.07	.59	–	–	–	–	–
New York Bowery (New York)	33,546,430	137,413	36,878	26.84	.11	–	–	–	–	–
New York City (New York)	16,273,322	103,475	53,147	51.36	.33	–	–	–	–	–
New York and Boston (New York),	3,920,992	20,215	16,115	79.72	.41	8,213,096	8,845	3,750	42.40	.05
Niagara Fire (New York)	60,605,387	454,747	253,013	55.46	.42	–	–	–	–	–
Northern (Watertown)	15,061,913	158,146	74,537	47.13	.49	–	–	–	–	–
North-western Nat'l (Milwaukee),	28,493,917	237,897	99,643	41.88	.35	9,143,518	56,146	30,070	54.69	.34
Orient (Hartford)	22,144,884	226,729	113,132	49.90	.51	–	–	–	–	–
Orient Mutual (New York)	–	–	–	–	–	100,041,381	512,224	664,290	129.69	.66
Pacific Fire (New York)	25,492,718	125,322	38,278	30.54	.15	–	–	–	–	–
Pacific Mutual (New York)	–	–	–	–	–	90,892,036	604,361	545,587	90.32	.60
Park Fire (New York)	11,932,698	48,729	14,431	29.62	.12	–	–	–	–	–
Pennsylvania Fire (Philadelphia),	49,357,497	506,831	245,151	48.37	.50	–	–	–	–	–

People's (Newark)	20,425,679	210,013	144,565	68.84	.71	–	–	–	–	–
People's (Trenton)	15,549,677	155,330	100,265	64.56	.64	–	–	–	–	–
Phenix (Brooklyn)	123,937,644	1,055,318	451,251	42.76	.36	126,400,200	800,269	705,384	88.15	.56
Phœnix (Hartford)	112,573,695	1,230,873	577,079	46.88	.51	–	–	–	–	–
Providence Washington (Prov.)	15,579,632	115,928	65,889	56.84	.42	32,684,551	150,388	137,213	91.24	.42
Relief (New York)	15,834,735	92,954	53,911	58.00	.34	–	–	–	–	–
Republic Fire (New York)	26,053,895	120,069	43,826	36.40	.17	–	–	–	–	–
Ridgewood (New York)	11,950,226	49,974	17,198	34.41	.14	1,130,023	2,724	406	14.90	.04
Rochester German (Rochester)	19,109,538	160,563	73,706	45.91	.39	58,500	583	100	17.15	.17
Roger Williams (Providence)	14,599,960	184,478	134,888	73.12	.92	15,185,526	69,837	128,986	184.69	.85
Rutgers (New York)	17,153,334	77,840	22,358	28.72	.13	–	–	–	–	–
Safeguard (New York)	25,644,989	133,899	61,471	45.91	.24	145,812	3,729	442	11.85	.30
Security (New Haven)	14,667,135	146,946	99,481	67.70	.68	15,946,964	81,635	87,743	107.49	.55
Standard (New York)	15,072,029	75,465	29,452	39.03	.20	–	–	–	–	–
Standard (Trenton)	9,574,282	116,601	91,660	78.61	.95	–	–	–	–	–
Star Fire (New York)	37,014,683	168,719	77,367	45.86	.21	–	–	–	–	–
Sterling Fire (New York)	9,832,338	43,288	12,287	28.38	.12	14,000	437	–	–	–
St. Nicholas (New York)	16,650,802	117,509	53,374	45.42	.32	–	–	–	–	–
St. Paul F. and M. (St. Paul)	30,244,576	347,595	231,955	66.73	.77	15,285,654	74,937	58,599	78.20	.38
Toledo (Toledo)	5,605,850	65,150	50,310	77.23	.89	3,340,354	33,185	24,528	73.91	.73
Trade (Camden)	4,967,530	80,505	55,696	69.19	1.12	292,690	14,614	9,440	64.60	3.23
Traders' (Chicago)	27,990,716	266,756	167,685	62.86	.60	4,875,726	17,401	9,158	52.63	.19
Union (Philadelphia)	9,890,147	78,378	32,593	41.59	.33	6,056,699	85,745	54,264	63.29	.90
United States Lloyds (New York),	–	–	–	–	–	–	508,463	309,144	60.80	–
Watertown Fire (Watertown)	57,485,565	437,006	235,816	53.96	.41	–	–	–	–	–
Westchester (New Rochelle)	65,460,284	508,185	361,500	71.14	.55	–	–	–	–	–
Williamsburgh City Fire (Br'klyn),	52,787,834	352,768	117,408	33.28	.22	719,700	4,709	7,771	165.02	1.08
Totals	$3,736,517,625	$29,659,189	$14,713,119	49.61	.39	$1,217,071,896	$10,729,701	$7,844,622	73.11	.64

TABLE X. — *Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Prems. Received.	Gross Income.	
Ætna (Hartford)	$2,843,378	$2,611,881	$231,497	$721,428	29.02	25.37	$600,000
Ætna (New York)	60,379	79,377	—18,998	36,497	70.54	60.45	17,000
Albany (Albany)	83,620	60,830	22,790	18,206	29.50	21.77	35,000
American Fire (New York)	178,247	177,317	930	60,905	49.14	34.17	56,000
American Fire (Philadelphia)	368,777	258,138	110,639	100,949	33.55	27.37	40,000
American (Newark)	257,931	184,415	73,516	61,266	36.55	23.75	60,000
American Central (St. Louis)	378,560	364,971	13,589	134,005	39.58	35.40	41,000
American Exchange (New York)	53,339	49,802	3,537	26,097	68.38	48.93	20,000
Amity (New York)	83,192	74,871	8,321	28,641	44.53	34.43	0
Atlantic (Brooklyn)	299,588	334,933	—35,345	98,839	35.30	32.99	20,000
Atlantic Fire and Marine (Providence)	55,505	54,957	548	21,607	51.98	38.93	0
Atlantic Mutual (New York)	4,435,067	5,090,299*	—655,232	471,655	12.62	10.63	0
Buffalo (Buffalo)	148,008	156,546	—8,538	40,695	30.09	27.50	10,000
Buffalo German (Buffalo)	242.477	191,620	51,857	63,593	30.43	26.23	30,000
Citizens' (New York)	252,485	218,950	33,535	94,636	47.54	37.48	70,500
Citizens' (St. Louis)	125,601	124,447	1,154	42,235	41.89	33.63	20,000
City Fire (New York)	65,179	56,003	9,176	26,945	66.37	41.34	22,500
Clinton (New York)	117,289	117,279	10	46,955	50.45	40.03	30,000
Columbia (New York)	83,709	71,864	11,845	37,952	56.72	45.33	0
Commerce (Albany)	90,504	87,678	2,826	29,350	41.59	32.43	32,000
Commercial Fire (New York)	309,083	284,181	24,902	97,736	34.28	31.62	36,000
Commercial Mutual (New York)	245,774	255,009†	—9,235	69,350	37.11	28.22	0
Connecticut Fire (Hartford)	418,340	360,645	57,695	108,837	31.79	26.03	100,000
Continental (New York)	1,664,418	1,446,383	218,035	635,878	42.59	38.20	134,000
Delaware Mutual Safety (Philadelphia)	750,911	818,940‡	—68,029	98,694	14.75	13.14	35,938

Enterprise Fire and Marine (Cincinnati)	148,318	144,139	4,179	40,888	32.86	27.57	33,000
Equitable Fire and Marine (Providence)	107,449	112,970	—5,521	35,308	40.28	32.86	22,000
Exchange Fire (New York)	138,618	124,999	13,619	55,308	48.59	39.90	20,001
Fairfield Fire (South Norwalk)	148,616	140,394	8,222	50,263	37.72	33.82	18,000
Farragut Fire (New York)	136,786	131,582	5,204	63,397	55.11	46.35	30,000
Fire Association (Philadelphia)	1,274,270	1,164,090	110,180	358,216	33.06	28.11	200,000
Firemen's (Baltimore)	141,158	146,202	—5,044	35,378	30.75	25 06	84,000
Firemen's (Newark)	248,861	172,133	76,728	51,143	27.81	20.55	48,000
Firemen's (New York)	68,140	65,979	2,161	25,621	55.20	37.60	20,400
Firemen's (Dayton)	116,203	117,230	—1,027	43,052	45.75	37.05	25,000
Fireman's Fund (San Francisco)	557,349	510,769	46,580	179,749	35.29	32.25	66,000
Franklin (Philadelphia)	769,442	763,035	6,407	305,727	51.24	39.74	128,000
German (Baltimore)	187,246	106,627	80,619	39,048	26.38	20.86	40,000
Germania (New York)	663,259	595,625	67,634	292,926	51.25	44.17	110,000
German American (New York)	1,021,773	876,695	145,078	337,139	37.28	32.99	100,000
Girard Fire and Marine (Philadelphia)	321,077	293,923	27,154	121,806	46.03	37.94	60,000
Glen's Falls (Glen's Falls)	319,525	268,699	50,826	89,211	32.62	27.92	20,000
Great Western (New York)	400,847	380,634	20,213	68,994	19.05	17.21	66,208
Guardian Fire (New York)	82,175	81,793	382	38,858	56.20	47.29	14,000
Hanover Fire (New York)	686,815	603,441	83,374	281,474	46.85	40.98	50,000
Hartford Fire (Hartford)	1,662,873	1,553,866	109,007	476,896	31.62	28.68	250,000
Hoffman Fire (New York)	141,878	151,018	—9,140	55,982	45.87	39.46	20,000
Home (Newark)	108,334	90,396	17,938	29,078	30.55	26.84	0
Home (New York)	2,694,826	2,422,018	272,808	912,345	38.55	33.86	300,000
Howard (New York)	229,162	206,609	22,553	86,955	45.37	37.95	50,000
Insurance Co. of No. America (Philadelphia)	3.149,602	3,074,835	74,767	709,425	24.99	22.52	400,000
Insurance Company State of Pennsylvania	241,681	204,215	37,466	55,036	26.34	22.77	24,000
Irving (New York)	77,497	89,089	—11,592	33,916	53.16	43.77	20,000
Lamar (New York)	190,360	185,550	4,810	54,554	32.37	28 66	20,000
Lorillard (New York)	127,270	136,312	—9,042	57,589	54.81	45.25	30,000

* Including $2,116,260 scrip redeemed.

† Including $38,130 scrip redeemed.

‡ Including $182,555 scrip redeemed.

TABLE X. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Prems. Received.	Gross Income.	
Manhattan (New York)	$682,127	$645,757	$36,370	$215,717	33.20	31.62	$25,000
Manufacturers' (Newark)	154,264	143,467	10,797	55,606	40.39	36.05	14,000
Mercantile (Cleveland)	139,065	127,171	11,894	46,381	39.53	33.35	20,000
Mercantile (New York)	63,066	62,951	115	26,845	56.38	42.57	20,000
Mercantile Mutual (New York)	677,574	778,003	—100,429	116,668	17.93	17.22	17,500
Merchants' (Newark)	395,487	334,208	61,279	136,348	40.43	34.48	48,000
Merchants' (New York)	154,150	153,426	724	64,003	53.32	41.52	32,000
Merchants' (Providence)	142,002	130,562	11,440	48,890	40.07	34.43	14,000
Meriden Fire (Meriden)	214,969	207,816	7,153	68,920	35.25	32.06	18,000
National (Baltimore)	92,741	88,254	4,487	34,264	43.87	36.95	24,000
National (Hartford)	312,825	237,359	75,466	82,696	34.80	26.44	66,000
National (New York)	152,905	137,187	15,718	61,213	46.45	40.03	20,000
Newark City (Newark)	126,043	120,486	5,557	45,211	41.01	35.87	14,000
Newark Fire (Newark)	227,578	152,199	75,379	63,141	32.97	27.74	24,758
New Hampshire Fire (Manchester)	200,707	173,309	27,398	52,013	30.33	25.91	20,000
New York Bowery (New York)	180,444	159,185	21,259	62,307	45.34	34.53	60,000
New York City (New York)	122,832	106,208	16,624	53,062	51.28	43.20	0
New York and Boston (New York)	39,023	41,276	—2,253	21,411	73.68	54.87	0
Niagara Fire (New York)	532,440	525,561	6,879	217,679	47.87	40.88	55,000
Northern (Watertown)	180,772	132,349	48,423	57,813	36.56	31.98	0
North-western National (Milwaukee)	339,494	270,175	69,319	104,463	35.53	30.79	36,000
Orient (Hartford)	275,111	248,257	26,854	80,125	35.34	29.12	55,000
Orient Mutual (New York)	531,096	772,194	—241,098	107,056	20.90	20.16	0
Pacific Fire (New York)	159,274	153,916	5,358	55,638	44.40	34.93	60,000
Pacific Mutual (New York)	632,721	687,346	—54,625	141,308	23.38	22.33	0

Park Fire (New York)	64,033	63,526	507	25,094	51.50	39 19	24,000
Pennsylvania Fire (Philadelphia)	601,602	466,684	134,918	181,534	35.82	30.17	40,000
People's (Newark)	238,170	252,109	—13,939	80,543	38.35	33.82	27,000
People's (Trenton)	186,921	180,729	6,192	59,463	38.28	31.81	21,000
Phenix (Brooklyn)	1,968,311	1,940,634	27,677	576,648	31.08	29.30	150,000
Phœnix (Hartford)	1,351,670	1,198,286	153,384	421,207	34.22	31.16	200,000
Providence Washington (Providence)	294,003	273,561	20,442	70,193	26.36	23.88	0
Relief (New York)	107,746	108,242	—496	34,331	36.93	31.86	20,000
Republic Fire (New York)	149,906	128,966	20,940	70,141	58.42	47.49	15,000
Ridgewood (New York)	68,504	65,787	2,717	28,183	53.48	41.14	20,000
Rochester German (Rochester)	173,328	143,406	29,922	49,600	30.78	28.62	20,000
Roger Williams (Providence)	269,224	339,778	—70,554	75,795	29.73	28.15	0
Rutgers (New York)	105,234	99,784	5,450	37,426	48.08	35.57	40,000
Safeguard (New York)	157,540	150,906	6,634	56,993	41.41	36.18	32,000
Security (New Haven)	245,562	261,641	—16,079	60,417	26.42	24.61	14,000
Standard (New York)	99,013	78,513	20,500	37,072	49.12	37.44	12,460
Standard (Trenton)	132,663	142,598	—9,935	40,938	35.11	30.86	10,000
Star Fire (New York)	191,000	166,005	24,995	63,638	37.72	33.32	25,000
Sterling Fire (New York)	58,903	62,649	—3,746	29,861	68.29	50.70	20,000
St. Nicholas (New York)	132,789	123,938	8,851	52,563	44.73	39.58	18,000
St. Paul Fire and Marine (St. Paul)	486,725	483,618	3,107	153,064	36.22	31.45	40,000
Toledo (Toledo)	114,798	107,527	7,271	26,689	27.14	23.25	6,000
Trade (Camden)	106,957	113,666	—6,709	35,725	37.56	33.40	13,000
Traders' (Chicago)	334,294	321,873	12,421	100,030	35.31	30.00	45,000
Union (Philadelphia)	182,450	147,753	34,697	45,254	27.57	24.80	16,000
United States Lloyds (New York)	533,904	472,812	61,092	71,195	14.00	13.33	0
Watertown Fire (Watertown)	469,446	437,913	31,533	182,097	41.67	38.79	20,000
Westchester (New Rochelle)	549,117	599,479	—50,362	207,956	40.92	37.87	30,000
Williamsburgh City Fire (Brooklyn)	402,011	326,627	75,384	151,298	42.32	37.64	50,000
Totals	$46,278,305	$44,293,835	$1,984,470	$13,201,959	32.69	28.53	$5,250,265

TABLE XI. — *United States Branches — Foreign Companies. Business of 1878.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Risks Written.	Premiums Received.	Losses Paid.	Ratio of Loss to	
					Prems. Rec'd.	Gross Income.				Prems. Rec'd.	Gross Income.
British America	$468,450	$446,657	$21,793	$179,135	40.15	38.53	$51,631,085	$446,097	$267,522	59.97	47.55
Commercial Union	940,943	676,774	264,169	257,988	28.94	27.42	123,467,092	891,324	418,786	46.98	44.51
Guardian Assurance	190,091	99,912	90,179	41,511	27.18	21.84	34,118,913	152,702	58,401	38.25	30.72
Hamburg-Bremen	403,647	295,113	108,534	125,043	33.48	30.98	44,768,392	373,528	170,070	45.53	42.13
Hamburg-Magdeburg	26,001	10,173	15,828	10,137	51.01	38.99	3,750,200	19,873	36	.18	.14
Imperial	411,008	299,088	111,920	122,112	32.78	29.71	42,613,383	372,501	176,976	47.51	43.06
La Caisse Générale	370,560	340,035	30,525	134,534	37.77	36.30	35,618,901	356,149	205,501	57.70	55.48
Lancashire	662,286	506,703	155,583	201,527	30.44	30.43	72,347,810	661,994	305,175	46.10	46.08
Liverpool and London and Globe	2,586,696	1,955,981	630,715	689,362	28.46	26.65	377,192,477	2,422,126	1,266,619	52.29	48 97
London Assurance	519,807	322,022	197,785	159,169	33.19	30.62	64,520,446	479,642	162,853	33.95	31.33
Northern Assurance	399,719	284,544	115,175	121,880	32.75	30.49	42,442,883	372,135	162,664	43.71	40.69
North German	180,656	113,634	67,022	65,027	38.65	35.99	18,636,332	168,240	48,608	28.89	26.90
No. British & Mercantile,	1,231,759	922,826	308,933	347,674	30.14	28.22	123,007,669	1,153,411	575,151	49.87	46.69
Queen	975,979	757,222	218,757	275,906	30.40	28.27	116,710,393	907,603	481,317	53.03	49.32
Royal	1,731,729	1,246,016	485,713	519,926	32.04	30.02	201,835,321	1,622,729	726,090	44.75	41.93
Royal Canadian	420,996	440,218	—19,222	163,466	41.27	38.83	40,589,410	396,096	276,752	69.87	65.74
Scottish Commercial	558,695	519,669	39,026	201,933	38.45	36.17	58,403,201	525,162	317,736	60.50	56.87
Transatlantic	158,997	135,783	23,214	56,655	38.84	35.63	13,455,031	145,850	79,127	54.25	49.77
Western Assurance	463,398	360,063	103,335	146,720	32.95	31.66	54,819,394	445,293	213,344	47.91	46.04
Totals	$12,701,417	$9,732,433	$2,968,984	$3,819,705	32.07	30.07	$1,519,908,333	$11,912,455	$5,912,728	49.64	46.55

Table XII. — *Massachusetts Business for 1878.*

Massachusetts Mutual Fire Companies.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Abington	$680,189	$11,291	$33,874	$3,254	$3,235
Annisquam	68,075	0	4,335	100	100
Arkwright	9,215,718	79,068	395,338	63,811	16,834
Ashfield	37,018	170	1,294	0	2,300
Attleborough	209,690	1,797	7,179	0	0
Barnstable County	917,728	15,818	30,286	8,227	10,415
Berkshire	1,221,819	13,151	39,454	7,326	8,725
Boot Manufacturers'	446,750	3,686	18,430	5,305	9,989
Boston Manufacturers'	19,182,778	166,553	832,765	115,874	13,533
Bristol County	697,275	4,350	87,081	4,072	3,116
Cambridge	1,612,879	20,850	41,699	3,087	3,087
Citizens'	6,045,166	83,400	155,846	20,546	24,196
Cohasset	41,525	654	2,618	1,775	12
Cotton and Woolen Manuf.	573,862	6,035	30,178	1,305	1,305
Dedham	572,769	9,048	17,921	582	582
Dorchester	2,597,574	38,363	76,726	17,612	13,012
Essex	162,650	2,826	8,477	25	25
Fall River Manufacturers'	4,380,780	37,333	186,666	49,227	13,669
Fitchburg Mutual (first class),	3,270,740	48,053	48,053	21,818	29,131
Fitchburg Mut. (second class),	763,131	11,972	11,972	7,727	7,727
Franklin Mutual (first class)	384,608	4,767	14,302	1,745	1,745
Franklin Mut. (second class)	9,900	98	0	5,441	3,202
Granby	16,850	82	659	0	0
Groveland	245,805	0	13,658	1,400	1,000
Hampshire	919,070	11,681	35,044	5,652	5,652
Hingham	2,760,340	49,249	97,263	23,508	22,896
Lowell	735,367	8,230	24,690	1,600	1,600
Lynn	264,650	3,684	14,735	0	0
Merchants' and Farmers'	2,583,585	37,265	74,531	16,818	17,729
Merrimack	4,066,868	57,706	107,498	10,767	14,509
Middlesex	4,661,293	68,538	68,538	20,140	21,065
Milford	135,740	1,462	4,387	1,951	2,031
Mill Owners'	3,519,022	32,256	161,281	17,879	14,924
Mutual Fire Assurance	632,500	10,695	21,390	3,856	2,056
Mutual Protection	281,300	2,771	8,956	1,411	1,411
Newburyport	112,550	1,430	8,579	0	0
Norfolk	3,818,952	61,927	122,054	12,557	17,078
Quincy	6,249,524	84,891	84,891	33,464	32,724
Salem	221,125	3,068	9,178	168	168
Salisbury and Amesbury	62,310	560	5,602	1,090	1,690
Saugus	841,275	0	101,467	629	241
Shelburne	3,550	41	222	970	970
South Danvers	216,200	4,646	13,938	770	770
Traders' and Mechanics'	3,471,572	49,370	49,370	27,671	27,671
Westfield	150,350	2,002	5,864	240	1,790
Westford	98,225	884	1,767	379	379
West Newbury	961,473	0	55,621	72	97
Weymouth and Braintree	166,057	2,608	7,671	4,697	8,080
Worcester Manufacturers'	6,983,897	63,542	317,709	43,820	7,922
Worcester Mutual	7,965,711	117,713	235,426	47,364	45,064
Totals	$105,237,785	$1,235,584	$3,696,483	$617,732	$415,457

TABLE XII. — *Massachusetts Business for 1878* — Continued.

MASSACHUSETTS MUTUALS WITH GUARANTEE CAPITAL.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Holyoke	$5,192,404	$68,119	$68,119	$14,020	$16,025
Massachusetts	9,434,666	79,965	0	9,340	9,396
Mechanics' (Mutual Depart.)	2,034,407	21,190	0	10,394	12,194
Totals	$16,661,447	$169,274	$68,119	$33,754	$37,625

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Boylston Mutual	$7,948,095	$53,336	$16,778	$12,830
New England Mutual	1,205,321	9,617	4,759	4,359
Totals	$9,153,416	$62,953	$21,537	$17,189

Marine Business.

Atlantic Mutual Fire and Marine	$642,981	$37,739	$37,537	$6,800
Boylston Mutual	11,051,667	109,370	139,228	115,828
China Mutual	16,640,202	283,709	262,788	197,788
India Mutual	2,991,418	93,284	85,417	84,715
New England Mutual	3,664,412	115,253	108,471	100,896
Totals	$34,990,680	$639,355	$633,441	$506,027

MASSACHUSETTS JOINT-STOCK COMPANIES.

Fire Business.

Alliance	$4,082,808	$52,597	$38,754	$35,379
American	3,494,698	20,871	3,582	3,582
Commonwealth	9,023,468	73,322	25,183	26,821
Dwelling House	5,875,145	41,457	7,282	7,922
Eliot	2,526,951	27,323	8,580	6,080
Faneuil Hall	4,739,897	56,879	22,228	27,228
Firemen's Fire	7,922,015	74,394	19,244	19,224
First National Fire	4,342,681	55,413	18,480	23,058
Franklin of Boston	3,029,086	29,648	18,063	16,386
Gloucester Fire	1,978,705	28,342	20,552	19,282
Manufacturers' Fire and Marine	12,202,341	116,499	36,609	38,200
Mechanics' Mutual (Stock Department)	1,357,058	14,909	114	1,333
Mercantile Marine	5,292,231	25,277	536	123
Neptune	3,861,088	39,215	24,631	28,131
North American	4,786,515	36,149	6,774	6,774
Prescott	4,419,707	44,061	31,014	33,713
Revere Fire	3,739,736	31,761	16,280	18,621
Shawmut	8,190,272	52,060	19,808	21,822
Shoe and Leather	9,005,686	66,058	16,128	18,276
Springfield Fire and Marine	9,476,630	103,201	49,062	43,041
Traders' and Mechanics'	2,028,948	22,586	1,248	1,248
Washington	3,866,594	30,303	11,599	11,599
Totals	$115,242,260	$1,042,325	$395,751	$407,843

TABLE XII. — *Massachusetts Business for 1878* — Continued.

Marine and Inland Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
American	$2,947,662	$62,239	$49,839	$37,284
Beverly	8,150	836	0	0
Boston Marine	16,801,746	445,497	301,472	263,179
Equitable Marine	268,606	14,749	15,480	6,030
Gloucester Fire	723,598	21,171	18,996	21,459
Manufacturers' Fire and Marine	6,061,981	68,867	60,392	68,142
Mercantile Marine	4,576,599	55,481	64,941	59,741
Neptune	1,417,380	41,730	93,483	66,483
Salem Marine	2,240,775	47,319	63.812	63,258
Shoe and Leather	4,308,375	101,120	101,060	84,234
Washington	4,620,165	79,180	87,884	86,674
Totals	$43,975,037	$938,189	$857,359	$756,484

COMPANIES OF OTHER STATES.

Fire Business.

Ætna (Hartford)	$17,456,314	$178,318	$101,007	$98,051
Ætna (New York)	315,864	3,443	1,092	1,092
Albany (Albany)	361,675	3,075	222	2,722
American Fire (New York)	207,956	1,204	0	0
American Fire (Philadelphia)	2,087,054	18,552	6,649	8,102
American (Newark)	791,670	5,097	287	287
American Central (St. Louis)	1,790,748	24,351	20,521	19,842
American Exchange (New York)	313,835	1,699	0	0
Amity (New York)	268,709	3,055	4,207	4,207
Atlantic (Brooklyn)	1,531,192	18,198	7,752	10,320
Atlantic Fire and Marine (Providence)	476,606	4,977	4,371	3,481
Buffalo (Buffalo)	912,323	8,330	11,990	12,298
Buffalo German (Buffalo)	1,332,192	11,681	9,627	8,743
Citizens' (New York)	1,015,073	6,981	4,766	7,029
Citizens' (St. Louis)	794,783	10,668	8,342	6,815
City Fire (New York)	1,170,537	5,929	63	63
Clinton (New York)	2,018,197	10,775	176	176
Columbia (New York)	837,977	10,573	1,992	3,067
Commerce (Albany)	1,410,971	15,333	5,855	7,780
Commercial Fire (New York)	1,140,919	11,276	4,957	6,072
Commercial Mutual (New York)	262,050	1,173	0	0
Connecticut Fire (Hartford)	4,007,335	40,594	22,600	23,514
Continental (New York)	5,538,960	45,600	34,121	34,369
Delaware Mutual Safety (Philadelphia)	4,647,048	20,709	4,452	4,452
Enterprise Fire and Marine (Cincinnati),	1,762,875	25,686	20,670	23,528
Equitable Fire and Marine (Providence),	1,704,581	15,327	12,085	12,577
Exchange Fire (New York)	1,005,333	8,750	5,087	5,117
Fairfield Fire (South Norwalk)	2,359,488	23,469	9,039	12,336
Farragut Fire (New York)	494,335	3,589	17	25
Fire Association (Philadelphia)	6,664,314	84,381	36,981	43,356
Firemen's (Baltimore)	341,307	3,411	0	1,664
Firemen's (Newark)	1,057,207	7,894	3,088	3,088
Firemen's (New York)	594,322	3,061	167	167
Firemen's (Dayton)	471,041	5,005	2,357	2,357
Fireman's Fund (San Francisco)	1,707,531	13,465	7,493	8,114
Franklin (Philadelphia)	4,875,275	53,905	29,715	29,715
German (Baltimore)	441,030	3,901	0	0
Germania (New York)	1,660,963	21,108	14,252	14,615
German American (New York)	6,242,379	53,192	19,909	27,730
Girard Fire and Marine (Philadelphia)	996,635	7,825	2,973	3,175

TABLE XII. — *Massachusetts Business for 1878* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Glen's Falls (Glen's Falls)	$924,786	$9,755	$4,775	$7,275
Guardian Fire (New York)	1,070,000	6,075	2,122	2,122
Hanover Fire (New York)	3,605,813	35,240	12,561	12,666
Hartford Fire (Hartford)	8,273,225	81,132	29,641	31,674
Hoffman Fire (New York)	1,485,685	14,150	7,361	10,899
Home (Newark)	297,385	3,339	1,130	1,980
Home (New York)	14,248,517	132,729	46,234	46,910
Howard (New York)	1,149,732	8,648	4,267	4,267
Insurance Co. of North America (Phila.),	5,568,568	64,225	28,962	25,881
Ins. Co. State of Pennsylvania (Phila.)	1,270,907	12,961	4,450	4,450
Irving (New York)	285,817	3,079	1,716	1,716
Lamar (New York)	900,179	7,750	4,453	6,453
Lorillard (New York)	1,421,593	9,035	3,858	3,858
Manhattan (New York)	3,558,603	36,561	29,146	29,146
Manufacturers' (Newark)	634,737	7,775	8,525	9,867
Mercantile (Cleveland)	706,176	6,156	3,588	3,621
Mercantile (New York)	442,896	1,385	0	0
Merchants' (Newark)	2,379,919	17,644	3,667	3,747
Merchants' (New York)	696,141	4,135	606	606
Merchants' (Providence)	2,404,873	28,161	12,679	15,938
Meriden Fire (Meriden)	1,873,058	23,413	19,296	16,879
National (Baltimore)	461,962	4,407	300	2,800
National (Hartford)	2,385,200	22,135	7,639	6,808
National (New York)	1,310,968	11,149	7,686	7,686
Newark City (Newark)	751,106	8,448	8,510	7,864
Newark Fire (Newark)	1,135,853	13,766	8,234	8,501
New Hampshire Fire (Manchester)	4,019,267	37,148	15,405	16,778
New York Bowery (New York)	1,042,398	8,647	1,349	1,349
New York City (New York)	392,895	2,726	674	674
New York and Boston (New York)	447,006	2,997	52	52
Niagara Fire (New York)	2,749,949	21,361	11,647	6,342
Northern (Watertown)	801,520	9,170	5,680	7,839
North-western National (Milwaukee)	1,169,797	9,107	3,483	3,483
Orient (Hartford)	2,677,939	28,604	22,369	24,743
Pacific Fire (New York)	2,308,173	18,139	3,364	3,364
Park Fire (New York)	213,700	1,247	57	57
Pennsylvania (Philadelphia)	4,930,421	56,512	15,628	15,637
People's (Newark)	1,805,939	22,279	14,972	16,100
People's (Trenton)	2,141,807	16,282	9,067	9,294
Phenix (Brooklyn)	8,524,791	58,553	8,355	8,633
Phœnix (Hartford)	6,417,273	63,014	24,107	20,173
Providence Washington (Providence)	3,167,146	30,016	12,297	15,202
Relief (New York)	790,823	6,156	4,629	2,353
Republic Fire (New York)	102,100	748	0	0
Ridgewood (New York)	478,450	2,574	172	172
Rochester German (Rochester)	2,070,120	19,833	10,176	10,196
Roger Williams (Providence)	1,856,044	24,123	17,500	18,083
Rutgers (New York)	696,112	5,191	838	838
Safeguard (New York)	968,656	8,963	8,457	9,457
Security (New Haven)	976,569	11,478	10,160	8,654
Standard (New York)	558,497	3,954	2,536	2,500
Standard (Trenton)	1,368,212	19,432	12,936	15,519
Star Fire (New York)	771,798	6,197	5,983	5,983
Sterling (New York)	348,142	1,418	0	0
St. Nicholas (New York)	1,163,217	10,377	929	929
St. Paul Fire and Marine (St. Paul)	1,228,290	14,908	12,617	15,146
Toledo (Toledo)	450,413	5,851	7,732	7,553
Trade (Camden)	784,493	11,264	7,897	8,897
Traders' (Chicago)	1,450,509	15,703	9,337	13,548
Union (Philadelphia)	645,819	4,882	4,424	4,424
Watertown Fire (Watertown)	5,565,600	40,453	31,890	33,155
Westchester (New Rochelle)	4,264,790	35,320	28,428	29,297
Williamsburgh City Fire (Brooklyn)	2,022,050	16,661	7,839	7,839
Totals	$213,683,028	$2,020,101	$1,013,274	$1,067,923

Table XII. — *Massachusetts Business for 1878* — Concluded.

Marine and Inland Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Atlantic Mutual (New York)	$7,141,338	$180,021	$60,534	$61,434
Commercial Mutual (New York)	988,046	24,106	20,925	20,925
Delaware Mutual (Philadelphia)	21,482,087	332,610	158,337	197,534
Great Western (New York)	5,513,029	48,225	27,093	34,093
Insurance Co. of North America (Phila.),	41,529,522	373,510	324,968	324,968
Mercantile Mutual (New York)	5,080,145	60,822	35,378	35,378
North-western National (Milwaukee)	368,377	3,703	4,445	1,716
Orient Mutual (New York)	284,369	5,364	7,701	7,701
Pacific Mutual (New York)	6,014,358	108,404	93,265	115,118
Phenix (Brooklyn)	7,272,664	26,773	18,067	40,067
St. Paul Fire and Marine (St. Paul)	10,000	171	97	97
United States Lloyds (New York)	559,567	6,219	555	3,474
Totals	$96,243,502	$1,169,928	$751,365	$842,505

Foreign Companies.

Fire Business.

British America	$3,615,106	$35,875	$16,064	$15,964
Commercial Union	4,710,342	59,727	19,199	26,942
Guardian Assurance	2,786,698	25,172	4,557	4,403
Hamburg-Bremen	1,911,824	12,082	2,170	2,170
Hamburg-Magdeburg	149,662	972	0	0
Imperial	2,656,708	26,259	20,002	21,252
La Caisse Générale	1,704,118	19,992	19,484	19,484
Lancashire	6,167,690	70,870	39,723	36,294
Liverpool and London and Globe	21,853,844	175,466	83,278	95,960
London Assurance	4,529,220	40,506	9,234	9,249
Northern Assurance	2,656,708	26,259	20,002	21,252,
North German	1,149,119	10,208	813	3,313
North British and Mercantile	10,806,307	108,531	39,393	40,403
Queen	7,833,191	81,230	53,097	52,140
Royal	14,513,330	151,008	43,850	43,637
Royal Canadian	3,700,677	47,692	40,504	43,335
Scottish Commercial	4,481,404	45,364	25,981	25,560
Transatlantic	1,327,911	16,033	8,275	8,275
Western Assurance	1,487,916	22,909	20,167	22,451
Totals	$98,041,775	$976,155	$465,793	$492,084

Marine and Inland Business.

Royal Canadian	$197,219	$4,262	$2,953	$2,953

Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1878.

[Made pursuant to Chapter 267, section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies	$16,043 40
License fees, filing statements, certificates, etc.	18,934 95
	$34,978 35

EXPENDITURES.

Stephen H. Rhodes, salary	$4,000 00	
William S. Smith, Deputy	2,500 00	
		$6,500 00
CLERKS.		
Fred L. Cutting, 1st Clerk	$2,000 00	
James G. Bovey, 2d Clerk	1,500 00	
Herbert Morissey	1,200 00	
		4,700 00
EXTRA CLERKS AND ACTUARIES.		
C. E. Weis	$840 00	
C. L. Sawyer	840 00	
S. J. P. Leeds	840 00	
A. N. Tenney	840 00	
H. A. Pierce	840 00	
M. A. Allen	840 00	
M. L. McMann	840 00	
A. M. Hawes	840 00	
E. L. Johnson	840 00	
E. F. Rhodes	770 00	
M. A. Swan	840 00	
E. W. Cushman	840 00	
		$10,010 00
GENERAL EXPENSES.		
Horace Smith, services appraising property	$600 00	
Printing and Binding	506 11	
Postage	459 00	
William D. Whiting, services and expenses	400 00	
Deputy's travelling expenses	186 26	
Commissioner's travelling expenses	157 05	
Paper and Envelopes	95 86	
Blank Statements	103 75	
Four volumes Agents' Certificates	56 00	
Pens, Pencils, etc.	33 24	
Amounts carried forward	$2,597 27	$21,210 00

EXPENDITURES — *Continued.*

Amounts brought forward	$2,597 27	$21,210 00
Newspapers, Insurance Publications, etc. .	61 00	
Expressage and Telegrams	23 16	
Mounting Valuation Tables	21 42	
Post-Office Box	16 00	
Wrapping-Paper and Twine	20 87	
Advertising	13 00	
Blank and Letter Books	12 65	
Ink	14 40	
Papyrograph Paper and Ink	10 12	
Tin Boxes	3 25	
Miscellaneous	2 63	
		2,795 77
		$24,005 77

RECAPITULATION.

Expended in Life Department . . .	$14,779 52	
Expended in Fire and Marine Department .	9,226 25	
	$24,005 77	
Department Fees collected and paid into State Treasury	34,978 35	
Surplus accrued to Commonwealth .	$10,972 58	

MASSACHUSETTS MUTUAL

FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1878.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President.* *Secretary*, FREEMAN P. HOWLAND.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$4,400 00	$4,619 00
Chicago city sewerage bonds, 7s	1,000 00	1,081 25
" " river improvement bonds, 7s	1,000 00	1,081 25
" " school bonds, 7s	1,000 00	1,081 25
Toledo city water-works bonds, 8s	1,000 00	1,100 00
St. Albans town bond	1,500 00	1,340 00
14 shares First National Bank, Salem	1,400 00	1,540 00
10 " State National Bank, Boston	1,000 00	1,082 50
10 " Nat'l Hide and Leather B'k, Boston,	1,000 00	1,007 50
10 " Globe National Bank, Boston	1,000 00	860 00
15 " City National Bank, Boston	1,500 00	1,580 62
10 " Old Boston National Bank, Boston	500 00	580 00
6 " National Bank of Republic, Boston	600 00	744 00
5 " National Webster Bank, Boston	500 00	468 75
6 " Metropolitan National Bank, Boston,	600 00	564 00
15 " Middlesex Central Railroad	1,500 00	1,462 50
Union Pacific Railroad bond, 6s	1,000 00	1,058 75
14 shares Northern Pacific Railroad, pref'd	1,400 00	336 00
Eastern Railroad bond, 7s	1,000 00	713 75
Mansfield and Framingham Railroad bonds	1,000 00	900 00
Old Colony Railroad bonds	3,000 00	3,162 25
Joint note of trustees of Masonic institutions	–	820 00
of New Jerusalem Church	–	110 00
of Union Calvinistic Society	–	140 00
Personal loans	–	1,031 74
		$28,465 11

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$500 00
Loans on mortgage of real estate (first liens)	3,625 00
Stock, bonds, etc., as per schedule	28,465 11

Cash in the office of the company	$252 78	
deposited in the Abington National Bank,	1,855 35	
Premiums in course of collection (net)	459 36	
Interest due and accrued	469 30	
Office furniture and safes	$300 00	
Gross Assets		$35,626 90

LIABILITIES.

Losses and claims adjusted, but not due	$355 56	
Unearned premiums on outstanding risks	16,858 58	
Return premiums on cancelled policies	13 87	
Dividends of profits unpaid on terminated policies	360 44	
State and local taxes, due or accrued	19 14	
Incidental expenses	26 67	
Gross Liabilities		17,634 26
Surplus		$17,992 64

INCOME.

Gross cash premiums received during the year,	$11,322 64	
Deduct return premiums and re-insurance	564 28	
Net cash premiums received		$10,758 36
Received for interest on mortgages		401 92
for interest from all other sources		1,498 29
for rents		52 66
Deposit notes received during the year	$33,802 71	
Gross Cash Income		$12,711 23

EXPENDITURES.

Paid for losses during the year	$3,254 25
for brokerage and commissions	1,605 77
for salaries and fees of officers and employés	858 50
for State and local taxes	115 87
for profits or surplus on terminated policies	3,021 86
for rents	50 00
for incidental expenses	427 19
Gross Cash Expenditures	$9,333 44

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$2,095,969 00	
written during 1878	682,189 00	
Total		$2,778,158 00
Risks terminated during 1878	$791,600 00	
re-insured during 1878	1,925 00	
Total deductions		$793,525 00
Net amount in force Dec. 31, 1878		$1,984,633 00
Deposit notes received on outstanding risks		82,498 73
Losses incurred during the year		3,234 81

Percentage of profits or surplus returned during 1878, 10-20-30 per cent.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business Dec. 28, 1847.]

J. Franklin Dyer, *President.* *Secretary*, James S. Jewett.

[Note. — This company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$2,500 00	
United States bonds	218 50	
Loaned on personal security	1,425 00	
Cash in the office of the company	34 23	
deposited in savings banks	1,794 62	
Assessments in course of collection (net)	46 47	
Interest due and accrued	179 24	
Office safe	$85 00	
Gross Assets		$6,198 06

Income.

Received for interest on mortgages	$128 94
for interest from all other sources	92 71
from assessments on deposit notes	379 98
from policy fees	97 00
Deposit notes received during the year	$4,335 00
Gross Cash Income	$698 63

Expenditures.

Paid for losses during the year	$100 00
for salaries and fees of officers and employés	275 00
for State and local taxes	3 62
for surplus on assessments	169 38
for incidental expenses	7 03
Gross Cash Expenditures	$555 03

Miscellaneous.

Risks outstanding Dec. 31, 1877	$356,080 00	
written during 1878	68,075 00	
Total		$424,155 00
Risks terminated during 1878		85,535 00
Net amount in force Dec. 31, 1878		$338,620 00
Deposit notes received on outstanding risks		23,827 80
Losses incurred during the year		100 00

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

WALDO HIGGINSON, *President.* *Secretary*, EDWARD H. SPRAGUE.

Office, No. 70 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 bonds, 5s	$10,000 00	$10,700 00
United States bonds, 6s	10,000 00	10,600 00
Massachusetts gold bonds, 5s	20,000 00	22,000 00
Maine bonds, 6s	12,000 00	13,440 00
Cambridge city bonds, 6s	10,000 00	10,600 00
Providence city bonds, 5s, registered	10,000 00	10,600 00
Boston city bonds, 5s, registered	10,000 00	11,000 00
Boston city bonds, coupon	5,000 00	5,200 00
Brookline town bonds, 6s	10,000 00	11,000 00
Boston and Maine Railroad bonds, 7s	10,000 00	11,500 00
Fitchburg Railroad bonds, 7s	10,000 00	11,400 00
Old Colony Railroad bonds, 7s, 1894	10,000 00	11,400 00
Boston and Albany Railroad bonds, 7s	10,000 00	11,700 00
Boston and Lowell Railroad bonds, 7s	10,000 00	11,200 00
Corporation notes indorsed	–	19,809 17
		$182,149 17

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$182,149 17	
Cash in the office of the company	95 34	
deposited in the New England Trust Co.	5,717 57	
deposited in the Columbian Nat'l Bank	282 48	
Interest accrued	2,643 33	
Gross Assets		$190,887 89

LIABILITIES.

Claimed and reported losses, not adjusted	$7,204 20	
Unearned premiums on outstanding risks	91,282 96	
State and local taxes, due or accrued	334 61	
Gross Liabilities		98,821 77
Surplus		$92,066 12

INCOME.

Gross cash premiums received during the year,	$191,344 92	
Deduct return premiums and re-insurance	6,647 25	
Net cash premiums received		$184,697 67
Received for interest from all sources		8,679 19
Deposit notes received during the year	$956,724 60	
Gross Cash Income		$193,376 86

EXPENDITURES.

Paid for losses during the year	$79,674 47
for salaries and fees of officers and employés	11,680 00
for State and local taxes	1,840 04
for profits or surplus on terminated policies	86,072 27
for rents	1,140 00
for incidental expenses	1,946 31
Gross Cash Expenditures	$182,353 09

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$20,654,984 00	
written during 1878	21,552,147 00	
Total		$42,207,131 00
Risks terminated during 1878		21,766,205 00
Net amount in force in Dec. 31, 1878		$20,440,926 00
Deposit notes received on outstanding risks		912,829 55
Losses incurred during the year		38,247 67

Percentage of profits or surplus returned during 1878, 45 per cent.
Average rate to date, $64\frac{85}{100}$ per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* *Secretary*, ASA G. WAIT.

[NOTE. — Insures property in the town of Ashfield only.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$300 00	
Gross Assets		$300 00

LIABILITIES.

Disputed loss, not adjusted	$2,300 00	
Gross Liabilities		$2,300 00

INCOME.

Cash premiums received during the year		$170 36
Received from assessments on deposit notes		95 26
Deposit notes received during the year	$1,293 95	
Gross Cash Income		$265 62

EXPENDITURES.

Paid for salaries and fees of officers and employés	$13 91
for State and local taxes	1 71
Gross Cash Expenditures	$15 62

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$166,802 20	
written during 1878	37,018 20	
Total		$203,820 40
Risks terminated during 1878		101,730 00
Net amount in force Dec. 31, 1878		$102,090 40
Deposit notes received on outstanding risks		6,568 00
Losses incurred during the year		2,300 00

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated February, 1844. Commenced business July, 1845.]

J. W. CAPRON, *President.* *Secretary*, H. N. RICHARDSON.

SUMMARY OF ASSETS, DEC. 31, 1878.

School district note	$3,167 00	
Cash in the office of the company	812 91	
deposited in various savings banks (estimated cash value)	7,574 40	
deposited in the Attleborough Nat'l B'k,	1,061 00	
Premiums in course of collection (net)	393 02	
Interest due and accrued	190 00	
Gross Assets		$13,198 33

LIABILITIES.

Unearned premiums on outstanding risks	$4,603 09	
Gross Liabilities		4,603 09
Surplus		$8,595 24

INCOME.

Gross cash premiums received during the year,	$1,797 38	
Deduct return premiums and re-insurance	25 49	
Net cash premiums received		$1,771 89
Deposit notes received during the year	$7,179 18	
Gross Cash Income		$1,771 89

EXPENDITURES.

Paid for salaries and fees of officers and employés	$181 00
for State and local taxes	17 49
for incidental expenses	56 75
Gross Cash Expenditures	$255 24

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$996,604 00	
written during 1878	209,690 00	
Total		$1,206,294 00
Risks terminated during 1878		160,635 00
Net amount in force Dec. 31, 1878		$1,045,659 00
Deposit notes received on outstanding risks		36,824 00

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

DAVID K. AKIN, *President.* *Secretary*, GEORGE OTIS.

Office, No. 64 Hallett Street, Yarmouthport.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds	$18,000 00	$18,592 50
Maine state bonds	2,500 00	2,812 50
Fall River city bonds	1,000 00	1,102 50
Sheboygan city bonds, Wis.	750 00	600 00
50 shares First National Bank, Yarmouth	5,000 00	5,900 00
30 " Tremont National Bank, Boston	3,000 00	2,992 50
10 " Falmouth National Bank, Falmouth	1,000 00	1,200 00
15 " Nat'l Bank of Redemption, Boston	1,500 00	1,786 87
4 " Massachusetts Nat'l Bank, Boston	1,000 00	1,020 00
15 " Atlas National Bank, Boston	1,500 00	1,575 00
8 " Shawmut National Bank, Boston	800 00	814 00
20 " Nat'l Bank of Commerce, Boston	2,000 00	1,545 00
5 " National Bank of Republic, Boston	500 00	620 00
20 " Everett National Bank, Boston	2,000 00	1,800 00
14 " Globe National Bank, Boston	1,400 00	1,207 50
63 " Old Colony Railroad	6,300 00	6,111 00
Chicago and Eastern Illinois Railroad bonds	1,750 00	975 00
Iowa Falls and Sioux City Railroad bonds	2,000 00	2,010 00
Union Pacific Railroad (1st mort) bonds	5,000 00	5,287 50
Union Pacific land-grant bonds	5,000 00	5,368 75
Union Pacific Sinking Fund bonds	1,000 00	1,063 75
Personal loans	–	5,591 20
		$69,975 57

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Co.	$495 00	$450 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)		$125 00
Stocks, bonds, etc., as per schedule		69,975 57
Loans on collateral security, as per schedule		450 00
Cash in the office of the company		884 14
deposited in various banks		2,750 00
Interest due and accrued		739 76
Furniture and safes	$250 00	
Gross Assets		$74,924 47

Liabilities.

Losses and claims adjusted, but not due	$2,600 00	
Claims for losses disputed or resisted	400 00	
Unearned premiums on outstanding risks	36,903 87	
State and local taxes, due or accrued	30 00	
Gross Liabilities		$39,933 87
Surplus		$34,990 60

Income.

Cash premiums received during the year	$15,818 21
Received for interest on mortgages	6 12
for interest from all other sources	3,965 75
Deposit notes received during the year	$30,285 82
Gross Cash Income	$19,790 08

Expenditures.

Paid for losses during the year	$8,227 19
for salaries and fees of officers and employés	2,080 75
for State and local taxes	154 27
for profits or surplus on terminated policies	10,433 22
for rents	100 00
for incidental expenses	356 86
Gross Cash Expenditures	$21,352 29

Miscellaneous.

Risks outstanding Dec. 31, 1877	$5,287,717 00	
written during 1878	917,728 00	
Total		$6,205,445 00
Risks terminated during 1878		930,631 00
Net amount in force Dec. 31, 1878		$5,274,814 00
Deposit notes received on outstanding risks		147,615 46
Losses incurred during the year		10,414 69

Percentage of profits or surplus returned during 1878, 80 per cent.
Average rate to date, 89 per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

John C. West, *President.* *Secretary*, Albert B. Root.

[Note. — Owing to the illness of the Secretary, the statement of this company was not received in time to be incorporated in its proper order in this Report. It will be found in the Appendix.]

BOOT MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY,* BOSTON.

[Incorporated Aug. 31, 1876. Commenced business Sept. 1, 1876.]

C. A. GRINNELL, *President.* *Secretary*, T. F. BOYNTON.

Office, No. 109 Summer Street.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$17 42	
deposited in the National Bank of Redemption	2,358 84	
Premiums in course of collection (net)	509 76	
Unpaid assessments on deposit notes	8,123 53	
Interest due	3 10	
Office furniture and fixtures	$300 00	
Gross Assets		$11,012 65

LIABILITIES.

Claims for losses disputed or resisted	$12,333 54	
Unearned premiums on outstanding risks	1,852 56	
Due to other companies for re-insurance	41 98	
Return premiums on cancelled policies	170 20	
State and local taxes, due or accrued	7 66	
Rents and incidental expenses	435 65	
Gross Liabilities		14,841 59
Balance against the company		$3,828 94

INCOME.

Gross cash premiums received during the year,	$3,786 06	
Deduct return premiums and re-insurance	478 68	
Net cash premiums received		$3,307 38
Received for interest from all sources		80 46
from assessments on deposit notes		3,252 14
Deposit notes received during the year	$19,000 40	
Gross Cash Income		$6,639 98

EXPENDITURES.

Paid for losses during the year	$5,305 32
Paid for brokerage and commissions	50
for salaries and fees of officers and employés	2,390 00
for State and local taxes	46 66
for incidental expenses	658 99
Gross Cash Expenditures	$8,401 47

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$828,475 00	
written during 1878	512,750 00	
Total		$1,341,225 00

* Closing up.

Risks terminated during 1878	$870,325 00	
re-insured during 1878	21,500 00	
Total deductions		$891,825 00
Net amount in force Dec. 31, 1878		$449,400 00
Deposit notes received on outstanding risks		16,710 00
Losses incurred during the year		9,988 86
Assessments laid on deposit notes		11,557 73

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD ATKINSON, *President.* *Secretary*, WILLIAM B. WHITING.

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$125,000 00	$132,406 25
Brookline town bonds, 7s	20,000 00	23,800 00
Boston city bonds, 6s	30,000 00	30,675 00
Cambridge city bonds, 6s	25,000 00	28,250 00
Lawrence city bonds, 6s	35,000 00	38,850 00
Holyoke city bonds, 6s	10,000 00	11,000 00
Manchester city bonds, 6s	20,000 00	21,900 00
Lynn city bonds, 6s	10,000 00	11,050 00
Somerville city bonds	25,000 00	26,150 00
	$300,000 00	$324,081 25

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$324,081 25	
Cash in the office of the company	2,984 03	
deposited in the New England Bank	56,524 61	
Interest accrued	4,697 95	
Office furniture	$1,500 00	
Gross Assets		$388,287 84

LIABILITIES.

Claimed and reported losses, not adjusted	$13,150 00	
Unearned premiums on outstanding risks	173,352 56	
State and local taxes, due or accrued	652 12	
Gross Liabilities		187,154 68
Surplus		$201,133 16

INCOME.

Gross cash premiums received during the year,	$366,294 49	
Deduct return premiums and re-insurance	16,790 86	
Net cash premiums received		$349,503 63

Received for interest from all sources		$18,500 45
Deposit notes received during the year	$1,831,472 45	
Gross Cash Income		$368,004 08

EXPENDITURES.

Paid for losses during the year	$153,788 99
for salaries, fees, and expenses of officers and employés,	30,186 01
for State and local taxes	1,615 96
for profits or surplus on terminated policies	194,922 93
for rents	1,500 00
for incidental expenses	4,478 37
Gross Cash Expenditures	$386,492 26

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$41,792,000 00	
written during 1878	43,166,718 00	
Total		$84,958,718 00
Risks terminated during 1878		44,392,379 00
Net amount in force Dec. 31, 1878		$40,566,339 00
Deposit notes received on outstanding risks		1,733,525 65
Losses incurred during the year		44,728 05

Percentage of profits or surplus returned during 1878, $53\frac{69}{100}$ per cent.
Average rate to date, $65\frac{53}{100}$ per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 4, 1829.]

WILLIAM H. TAYLOR, *President.* *Secretary*, GEORGE N. ALDEN.

Office, No. 44 North Water Street.

[NOTE. — Policies are all issued for seven years. The premium is secured by notes assessable as required, and five per cent on the notes is received in cash when the policy is issued.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$256 75	
deposited in the Mechanics' Nat'l Bank	867 83	
Premiums in course of collection (net)	198 70	
Gross Assets		$1,323 28

LIABILITIES.

Losses and claims adjusted, but not due	$200 00	
Owing for borrowed money	8,500 00	
State and local taxes, due or accrued	8 29	
Gross Liabilities		$8,708 29

INCOME.

Gross cash premiums received during the year,	$4,543 45	
Deduct return premiums and re-insurance	104 08	
Net cash premiums received		$4,439 37
Received for interest from all sources		13 33
Deposit notes received during the year	$90,345 00	
Gross Cash Income		$4,452 70

EXPENDITURES.

Paid for losses during the year	$4,072 44
for brokerage and commissions	131 49
for salaries and fees of officers and employés	1,975 00
for interest on borrowed money	481 53
for State and local taxes	44 70
for incidental expenses	259 02
Gross Cash Expenditures	$6,964 18

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$5,439,250 00	
written during 1878	725,925 00	
Total		$6,165,175 00
Risks terminated during 1878		1,025,250 00
Net amount in force Dec. 31, 1878		$5,139,925 00
Deposit notes received on outstanding risks		659,713 00
Losses incurred during the year		3,116 03

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

RUFUS LAMSON, *President.* *Secretary*, ALFRED L. BARBOUR.

Office, No. 555 Main Street, Cambridgeport.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
5 shares Cambridgeport National Bank	$500 00	$750 00
1 share Framingham National Bank	100 00	145 00
15 shares National City Bank	1,500 00	2,250 00
Cambridge city bonds	10,900 00	12,208 00
Bath city bonds	5,000 00	5,150 00
Portland city bonds	9,000 00	9,720 00
Belfast city bonds	2,000 00	2,040 00
Cincinnati city bonds	6,000 00	6,185 00
Marion county, Ill., bonds	1,000 00	1,050 00
Eastern Railroad bonds	1,500 00	1,068 75
Personal loans	–	3,350 00
		$43,916 75

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$45,983 00	
Stocks, bonds, etc., as per schedule	43,916 75	
Cash in the office of the company	621 71	
deposited in various banks	8,797 63	
Premiums in course of collection (net)	1,709 32	
Interest due and accrued	1,962 09	
Office furniture	$2,000 00	
Gross Assets		$102,990 50

Liabilities.

Unearned premiums on outstanding risks	$38,096 06	
Dividends of profits unpaid on terminated policies	184 13	
Gross Liabilities		38,280 19
Surplus		$64,710 31

Income.

Gross cash premiums received during the year,	$20,910 42	
Deduct return premiums and re-insurance	636 99	
Net cash premiums received		$20,273 43
Received for interest on mortgages		2,629 29
for interest from all other sources		2,247 01
from sale of safe		150 00
Deposit notes received during the year	$41,699 08	
Gross Cash Income		$25,299 73

Expenditures.

Paid for losses during the year	$3,086 53
for brokerage and commissions	1,714 09
for salaries and fees of officers and employés	3,666 68
for State and local taxes	215 78
for profits or surplus on terminated policies	9,036 88
for rents	512 50
for incidental expenses	1,553 47
Gross Cash Expenditures	$19,785 93

Miscellaneous.

Risks outstanding Dec. 31, 1877	$4,984,811 00	
written during 1878	1,612,879 00	
Total		$6,597,690 00
Risks terminated during 1878		1,515,934 00
Net amount in force Dec. 31, 1878		$5,081,756 00
Deposit notes received on outstanding risks		107,074 13
Losses incurred during the year		3,086 53

Percentage of profits or surplus returned during 1878, 30–40–50 per cent.

CITIZENS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

H. C. Bigelow, *President.* *Secretary*, J. W. Peabody.

Office, No. 42 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
6 shares Boston and Lowell Railroad	$3,000 00	$1,800 00
30 shares Hide and Leather National Bank	3,000 00	3,022 50
United States bonds	53,000 00	56,445 00
Personal loans	–	9,690 63
		$70,958 13

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$52,350 00	
Loans on mortgage of real estate (first liens)	94,989 00	
Stocks, bonds, etc., as per schedule	70,958 13	
Cash in the office of the company	114 61	
deposited in the Maverick National Bank,	13,380 84	
Premiums in course of collection (net)	4,470 45	
Interest due and accrued	3,307 52	
Gross Assets		$239,570 55

Liabilities.

Claimed and reported losses, not adjusted	$3,150 00	
Claims for losses disputed or resisted	500 00	
Unearned premiums on outstanding risks	153,530 04	
Rents	320 83	
Gross Liabilities		157,500 87
Surplus		$82,069 68

Income.

Gross cash premiums received during the year,	$83,399 51	
Deduct return premiums and re-insurance	5,322 91	
Net cash premiums received		$78,076 60
Received for interest on mortgages		5,289 68
for interest from all other sources		6,541 51
for rents		489 96
Deposit notes received during the year	$155,846 44	
Gross Cash Income		$90,397 75

Expenditures.

Paid for losses during the year	$20,546 13
for brokerage and commissions	11,802 65
for salaries and fees of officers and employés	6,869 11
for State and local taxes	1,266 19
for profits or surplus on terminated policies	50,329 98
for rents	4,675 00
for incidental expenses	1,764 55
Gross Cash Expenditures	$97,253 61

Miscellaneous.

Risks outstanding Dec. 31, 1877	$21,196,399 00	
written during 1878	6,045,166 00	
Total		$27,241,565 00
Risks terminated during 1878		6,206,860 00
Net amount in force Dec. 31, 1878		$21,034,705 00
Deposit notes received on outstanding risks		378,879 90
Losses incurred during the year		24,196 13

Percentage of profits or surplus returned during 1878, 50 × 60 × 80 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 18, 1845. Commenced business March 1, 1846.]

Martin Lincoln, *President.* *Secretary*, J. Q. A. Lothrop.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
9 shares National City Bank, Boston	$900 00	$949 50
3 shares Merchants' National Bank, Boston	300 00	367 50
Cohasset town note	–	500 00
		$1,817 00

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule	$1,817 00	
Cash in the office of the company	98 50	
deposited in the Hingham Savings Inst'n,	1,112 99	
deposited in the Cohasset Savings Bank	236 69	
Premiums in course of collection (net)	28 95	
Interest due and accrued	97 71	
Office furniture and safe	$140 00	
Gross Assets		$3,391 84

Liabilities.

Unearned premiums on outstanding risks	$3,126 10	
Gross Liabilities		3,126 10
Surplus		$265 74

Income.

Cash premiums received during the year		$697 96
Received for interest from all sources		177 46
from policy fees		54 00
Deposit notes received during the year	$2,617 56	
Gross Cash Income		$929 42

EXPENDITURES.

Paid for losses during the year		$1,775 12
for brokerage and commissions		39 39
for salaries and fees of officers and employés		333 70
for State and local taxes		8 50
for profits or surplus on terminated policies		214 90
for rents		40 00
for incidental expenses		31 57
Gross Cash Expenditures		$2,443 18

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$382,975 00	
written during 1878	41,525 00	
Total		$424,500 00
Risks terminated during 1878		47,853 00
Net amount in force Dec. 31, 1878		$376,647 00
Deposit notes received on outstanding risks		25,480 24
Losses incurred during the year		11 62

Percentage of profits or surplus returned during 1878, 10–15–30 per cent.
Average rate to date, 50 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

WILLIAM C. PLUNKETT, *President.* *Secretary*, B. F. TAFT.

Office, No. 131 Devonshire Street.

SUMMARY OF ASSETS, Dec. 31, 1878.

United States registered bonds	$10,200 00	
Cash in the office of the company	192 52	
deposited in the Eliot National Bank	2,455 00	
Premiums in course of collection (net)	2,276 20	
Gross Assets		$15,123 72

LIABILITIES.

Losses adjusted, but not due	$25 00	
Unearned premiums on outstanding risks	7,968 39	
State and local taxes, due or accrued	43 85	
Gross Liabilities		8,037 24
Surplus		$7,086 48

INCOME.

Cash premiums received during the year		$15,229 71
Received for interest from all sources		295 71
for rents		166 67
Deposit notes received during the year	$83,141 86	
Gross Cash Income		$15,692 09

Expenditures.

Paid for losses during the year	$1,556 45
for salaries and fees of officers and employés	2,909 31
for State and local taxes	157 46
for profits or surplus on terminated policies	2,704 90
for rents	751 17
for incidental expenses	1,853 61
Gross Cash Expenditures	$9,932 90

Miscellaneous.

Risks outstanding Dec. 31, 1877	$1,106,234 00	
written during 1878	1,466,929 00	
Total		$2,573,163 00
Risks terminated during 1878		1,065,037 00
Net amount in force Dec. 31, 1878		$1,508,126 00
Deposit notes received on outstanding risks		83,141 86
Losses incurred during the year		1,576 60

Percentage of profits or surplus returned during 1878, $20\frac{10}{11}$ per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

George B. Faunce, *President.* *Secretary*, Preston R. Mansfield.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$6,000 00	$6,300 00
Chicago city bonds	2,000 00	2,160 00
Cincinnati city bonds	6,000 00	6,300 00
New England Mortgage Security bonds	6,000 00	6,360 00
Philadelphia and Reading Railroad bonds	5,000 00	5,000 00
Marquette and Ontonagon Railroad 1st mort.	8,000 00	8,000 00
12 shares Dedham National Bank	1,200 00	1,320 00
Old Colony Railroad bonds	2,000 00	2,120 00
	$36,200 00	$37,560 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$14,300 00	
Stocks, bonds, etc., as per schedule	37,560 00	
Cash in the office of the company	1,191 44	
deposited in the Dedham National Bank,	3,937 57	
Premiums in course of collection (net)	782 26	
Interest due and accrued	1,248 62	
Gross Assets		$59,019 89

Liabilities.

Unearned premiums on outstanding risks	$10,698 00	
Return premiums on cancelled policies	13 35	
Dividends of profits unpaid on terminated policies	1,590 53	
State and local taxes, due or accrued	29 36	
Salaries	250 00	
Gross Liabilities		$12,581 24
Surplus		$46,438 65

Income.

Cash premiums received during the year		$9,153 28
Received for interest on mortgages		971 25
for interest from all other sources		2,273 52
Deposit notes received during the year	$17,920 64	
Gross Cash Income		$12,398 05

Expenditures.

Paid for losses during the year	$581 75
for brokerage and commissions	1,344 88
for salaries and fees of officers and employés	1,387 84
for State and local taxes	128 78
for profits or surplus on terminated policies	2,785 61
for rents	210 00
for incidental expenses	282 32
Gross Cash Expenditures	$6,721 18

Miscellaneous.

Risks outstanding Dec. 31, 1877	$1,114,056 12	
written during 1878	572,769 00	
Total		$1,686,825 12
Risks terminated during 1878		443,353 75
Net amount in force Dec. 31, 1878		$1,243,471 37
Deposit notes received on outstanding risks		42,792 02
Losses incurred during the year		581 75

Percentage of profits or surplus returned during 1878, 33⅓-50 per cent.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 2, 1856.]

EDMUND J. BAKER, *President.* *Secretary*, WILLIAM F. TEMPLE.

Office at Neponset.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$24,100 00	$25,232 00
75 shares Blue Hill National Bank	7,500 00	6,750 00
30 " Columbian National Bank	3,000 00	4,050 00
20 " Howard National Bank	2,000 00	2,000 00
20 " Continental National Bank	2,000 00	1,800 00
12 " Hide and Leather National Bank	1,200 00	1,212 00
10 " New England National Bank	1,000 00	1,300 00
213 " Boston and Albany Railroad Co.	21,300 00	27,690 00
140 " Old Colony Railroad Company	14,000 00	13,580 00
Boston and Lowell Railroad bonds	5,000 00	5,200 00
Old Colony Railroad bonds	6,000 00	6,375 00
Foxborough town loan	–	6,000 00
		$101,189 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$25,000 00	
Loans on mortgage of real estate (first liens)	25,000 00	
Stocks, bonds, etc., as per schedule	101,189 00	
Cash deposited in various banks	14,216 06	
Premiums in course of collection (net)	5,234 49	
Interest due and accrued	2,002 33	
Gross Assets		$172,641 88

LIABILITIES.

Adjusted losses and claims, due and unpaid	$930 00	
Losses and claims adjusted, but not due	816 08	
Unearned premiums on outstanding risks	92,841 83	
Gross Liabilities		94,587 91
Surplus		$78,053 97

INCOME.

Gross cash premiums received during the year,	$38,363 24	
Deduct return premiums and re-insurance	1,355 82	
Net cash premiums received		$37,007 42
Received for interest on mortgages		737 08
for interest from all other sources		5,371 78
for rents		682 38
Deposit notes received during the year	$76,726 48	
Gross Cash Income		$43,798 66

Expenditures.

Paid for losses during the year	$17,612 40
for brokerage and commissions	6,207 28
for salaries and fees of officers and employés	4,918 46
for State and local taxes	682 95
for profits or surplus on terminated policies	12,104 14
for rents	300 00
for incidental expenses	1,121 12
Gross Cash Expenditures	$42,946 35

Miscellaneous.

Risks outstanding Dec. 31, 1877	$11,011,243 00	
written during 1878	2,597,574 00	
Total		$13,608,817 00
Risks terminated during 1878		2,754,691 00
Net amount in force Dec. 31, 1878		$10,854,126 00
Deposit notes received on outstanding risks		246,567 44
Losses incurred during the year		13,011 81

Percentage of profits or surplus returned during 1878, 15-25 × 40 per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business Sept. 5, 1829.]

Stephen B. Ives, *President.* *Secretary*, Charles S. Nichols.

Office, No. 97 Washington Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 registered bonds	$1,000 00	$1,050 00
United States 5-20 registered bonds, 1881	500 00	540 00
Oregon war loan	1,000 00	1,050 00
Springfield city bonds, 7s	1,000 00	1,180 00
Cleveland city bonds, 7s	1,000 00	1,120 00
Cleveland city bonds, 6s	1,000 00	1,020 00
Toledo city bonds, 8s	1,000 00	1,100 00
Toledo city bonds, 7s	1,000 00	1,050 00
Chicago city bonds, 7s	1,000 00	1,085 00
Chicago city bonds, 6s	1,000 00	1,000 00
Cincinnati city bonds, $7\frac{3}{10}$s	1,000 00	1,070 00
Cincinnati city bonds, 6s	1,000 00	1,020 00
Newburyport city bonds, 6s	1,000 00	1,100 00
Portland city bonds, 6s	1,000 00	1,040 00
Hartford city bonds, 6s	1,000 00	1,020 00
Brooklyn city bonds, 6s	1,000 00	1,020 00
St. Louis county bonds, 6s	1,000 00	1,060 00
Louisville city bonds, 6s	1,000 00	960 00
Fall River city bonds, 6s	1,000 00	1,100 00

St. Louis city bonds, 6s	$1,000 00	$1,080 00
Medford town bonds, 6s	1,000 00	1,100 00
14 shares Salem National Bank	1,400 00	1,400 00
11 " Asiatic National Bank	330 00	396 00
15 " Cambridge Horse Railroad	1,500 00	1,725 00
Old Colony Railroad bonds, 7s	1,000 00	1,150 00
Central Pacific Railroad bonds, 7s	1,000 00	1,025 00
Michigan Central Railroad bonds, 8s	1,000 00	950 00
Essex Railroad bonds, 6s	1,500 00	1,350 00
Eastern Railroad bonds	2,000 00	1,420 00
20 shares Salem Gas Light Company	2,000 00	1,620 00
16 " Lynn Gas Light Company	1,600 00	1,120 00
	$33,830 00	$33,921 00

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule	$33,921 00	
Cash in the office of the company	1,398 33	
Premiums in course of collection (net)	81 50	
Interest accrued	552 32	
Gross Assets		$35,953 15

Liabilities.

Unearned premiums on outstanding risks	$10,121 89	
Dividends of profits unpaid on terminated policies	185 86	
State and local taxes, due or accrued	6 93	
Salaries and incidental expenses	219 17	
Gross Liabilities		10,533 85
Surplus		$25,419 30

Income.

Gross cash premiums received during the year,	$2,828 83	
Deduct return premiums and re-insurance	104 24	
Net cash premiums received		$2,724 59
Received for interest from all sources		2,094 20
Deposit notes received during the year	$8,477 23	
Gross Cash Income		$4,818 79

Expenditures.

Paid for losses during the year	$25 00
for brokerage and commissions	20 22
for salaries and fees of officers and employés	857 50
for State and local taxes	21 65
for profits or surplus on terminated policies	2,013 02
for incidental expenses	27 25
Gross Cash Expenditures	$2,964 64

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$963,250 00	
written during 1878	162,650 00	
Total		$1,125,900 00
Risks terminated during 1878		221,300 00
Net amount in force Dec. 31, 1878		$904,600 00
Deposit notes received on outstanding risks		60,731 34
Losses incurred during the year		25 00

Percentage of profits or surplus returned during 1878, 40 per cent.

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* *Secretary*, ISAAC B. CHACE.

Office, Section "C," Granite Block.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds, 7s	$10,000 00	$11,500 00
Fall River city bonds, 6s	6,000 00	6,600 00
Worcester city bonds, 6s	1,000 00	1,100 00
Lawrence city bonds, 6s	5,000 00	5,500 00
Boston city bonds, 6s	5,000 00	5,750 00
United States bonds, 4½s	10,000 00	10,400 00
	$37,000 00	$40,850 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$40,850 00	
Cash in the office of the company	609 85	
deposited in B. M. C. Durfee & Co.'s bank	39,163 41	
deposited in the Fall River Savings Bank,	5,139 18	
Premiums in course of collection (net)	440 90	
Interest accrued	779 41	
Office furniture $500 00		
Gross Assets		$86,982 75

LIABILITIES.

Adjusted losses and claims, unpaid	$1,461 95	
Claimed and reported losses, not adjusted	153 15	
Unearned premiums on outstanding risks	38,285 66	
Dividends of profits unpaid on terminated policies	5,932 23	
State and local taxes, due or accrued	136 10	
Rents, salaries, and incidental expenses	362 01	
Gross Liabilities		46,331 10
Surplus		$40,651 65

Income.

Gross cash premiums received during the year,	$85,784 27	
Deduct return premiums and re-insurance	7,462 71	
Net cash premiums received		$78,321 56
Received for interest from all sources		3,635 22
Deposit notes received during the year	$428,921 35	
Gross Cash Income		$81,956 78

Expenditures.

Paid for losses during the year	$57,776 62
for salaries and fees of officers and employés	4,009 92
for State and local taxes	781 06
for profits or surplus on terminated policies	12,150 11
for rents	276 00
for incidental expenses	920 82
Gross Cash Expenditures	$75,914 53

Miscellaneous.

Risks outstanding Dec. 31, 1877	$8,602,684 81	
written during 1878	9,200,059 91	
Total		$17,802,744 72
Risks terminated during 1878		9,642,431 99
Net amount in force Dec. 31, 1878		$8,160,312 73
Deposit notes received on outstanding risks		382,856 65
Losses incurred during the year		20,610 55

Percentage of profits or surplus returned during 1878, 13¾ per cent.
Average rate to date, 42+ per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (First Class.)

[Incorporated March 23, 1847. Commenced business Sept. 1, 1847.]

L. H. Bradford, *President.* *Secretary*, E. P. Downe.

Office, Savings-Bank Block.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$1,000 00	$1,000 00
50 shares Boston, Clinton, and Fitchburg R.R.	5,000 00	5,000 00
Agricultural Branch Railroad bonds	3,000 00	3,000 00
8 shares Lancaster National Bank	800 00	1,000 00
Boston city bonds (gold)	5,000 00	5,000 00
	$14,800 00	$15,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Safety Fund National Bank	$1,000 00	$1,000 00
Personal loans	–	13,425 00
		$14,425 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$21,450 00	
Loans on mortgage of real estate (first liens)	81,790 00	
Stocks, bonds, etc., as per schedule	15,000 00	
Loans on collateral security, as per schedule	14,425 00	
Cash deposited in various banks	5,465 42	
Premiums in course of collection (net)	2,312 67	
Interest due and accrued	2,765 95	
Due from other companies	600 00	
Gross Assets		$143,809 04

Liabilities.

Losses and claims adjusted, but not due	$6,431 19	
Claimed and reported losses, not adjusted	5,400 00	
Unearned premiums on outstanding risks	106,115 47	
Dividends of profits unpaid on terminated policies	1,006 55	
State and local taxes, due or accrued	145 30	
Rents, salaries, and incidental expenses	279 32	
Gross Liabilities		119,377 83
Surplus		$24,431 21

Income.

Gross cash premiums received during the year		$55,149 90
Received for interest from all sources		7,270 84
Deposit notes received during the year	$54,844 34	
Gross Cash Income		$62,420 74

Expenditures.

Paid for losses during the year	$26,090 93
for brokerage and commissions	4,925 83
for salaries and fees of officers and employés	3,265 29
for State and local taxes	525 84
for profits or surplus on terminated policies	29,295 75
for rents	470 36
for incidental expenses	1,308 96
Gross Cash Expenditures	$65,882 96

Miscellaneous.

Risks outstanding Dec. 31, 1877	$14,683,882 00	
written during 1878	3,763,980 00	
Total		$18,447,862 00
Risks terminated during 1878		4,348,029 00
Net amount in force Dec. 31, 1878		$14,099,833 00

Deposit notes received on outstanding risks	$212,230 93
Losses incurred during the year	34,812 25

Percentage of profits or surplus returned during 1878, 25 × 50 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (Second Class.)

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Agricultural Branch Railroad bonds	$3,000 00	$3,000 00
50 shares B., C., F., and N. B. R.R. pref.	5,000 00	5,000 00
	$8,000 00	$8,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
2 shares Putman Machine Company	$1,800 00	$1,500 00
80 shares Wakefield Rattan Company	8,000 00	6,400 00
United States bonds and savings-banks books	275 00	180 00
60 shares Fitchburg Gas Company	5,600 00	5,600 00
Personal notes	–	11,668 69
		$25,348 69

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$14,927 00	
Loans on mortgage of real estate (first liens)	33,535 59	
Stocks, bonds, etc., as per schedule	8,000 00	
Loans on collateral security, as per schedule	25,348 69	
Cash deposited in the Rollstone Nat'l Bank	2,575 61	
Premiums in course of collection (net)	2,515 79	
Interest due and accrued	1,234 61	
Gross Assets		$88,137 29

Liabilities.

Unearned premiums on outstanding risks	$9,007 10	
Dividends of profits unpaid on terminated policies	217 77	
State and local taxes, due or accrued	43 05	
Rents, salaries, and incidental expenses	76 59	
Gross Liabilities		9,344 51
Surplus		$78,792 78

Income.

Cash premiums received during the year		$15,241 61
Received for interest from all sources		5,067 08
Deposit notes received during the year	$15,230 46	
Gross Cash Income		$20,308 69

EXPENDITURES.

Paid for losses during the year	$13,966 91
for brokerage and commissions	1,434 24
for salaries and fees of officers and employés	911 48
for State and local taxes	124 71
for profits or surplus on terminated policies	2,150 88
for rents	134 39
for incidental expenses	400 59
Gross Cash Expenditures	$19,123 20

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$849,438 00	
written during 1878	937,006 00	
Total		$1,786,444 00
Risks terminated during 1878		731,313 00
Net amount in force Dec. 31, 1878		$1,055,131 00
Deposit notes received on outstanding risks		18,014 20
Losses incurred during the year		13,966 91

Percentage of profits or surplus returned during 1878, 20 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD. (FIRST CLASS.)

[Incorporated Feb. 11, 1828. Commenced business Sept. 12, 1829.]

WILLIAM KEITH, *President.* *Secretary*, GORHAM D. WILLIAMS.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$7,500 00	
Cash in the office of the company	214 13	
Premiums in course of collection (net)	1,450 45	
Interest accrued	150 00	
Gross Assets		$9,314 58

LIABILITIES.

Unearned premiums on outstanding risks	$7,495 20	
State and local taxes, due or accrued	1 79	
Gross Liabilities		7,496 99
Surplus		$1,817 59

INCOME.

Gross cash premiums received during the year,	$4,767 36	
Deduct return premiums and re-insurance	517 45	
Net cash premiums received		$4,249 91
Received for interest from all sources		304 67
Deposit notes received during the year	$14,302 08	
Gross Cash Income		$4,554 58

EXPENDITURES.

Paid for losses during the year	$1,744 91
for brokerage and commissions	421 85
for salaries and fees of officers and employés	508 50
for State and local taxes	39 73
for profits or surplus on terminated policies	92 03
for rents	75 00
for incidental expenses	113 98
Gross Cash Expenditures	$2,996 00

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$861,118 00	
written during 1878	384,608 00	
Total		$1,245,726 00
Risks terminated during 1878		110,258 00
Net amount in force Dec. 31, 1878		$1,135,468 00
Deposit notes received on outstanding risks		37,609 23
Losses incurred during the year		1,744 91

Percentage of profits or surplus returned during 1878, 20 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD. (SECOND CLASS.)

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
160 shares Greenfield Gas Light Company	$8,000 00	$6,560 00
17 shares Shelburne Falls National Bank	1,700 00	2,040 00
United States bonds	2,000 00	2,000 00
Personal note	–	225 41
	$11,700 00	$10,825 41

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$2,100 00	
Stocks, bonds, etc., as per schedule	10,825 41	
Cash in the office of the company	137 99	
deposited in the First National Bank, Greenfield	52 98	
Premiums in course of collection (net)	1,074 97	
Interest due and accrued	102 90	
Office furniture $500 00		
Gross Assets		$14,294 25

LIABILITIES.

Claimed and reported losses, not adjusted	$618 00	
Claims for losses disputed or resisted	607 00	
Unearned premiums on outstanding risks	17,453 69	
Gross Liabilities		18,678 69
Balance against the company		$4,384 44

INCOME.

Premiums received during the year	$98 03
Received for interest on mortgages	165 00
for interest from all other sources	1,348 00
Gross Cash Income	$1,611 03

EXPENDITURES.

Paid for losses during the year	$5,440 63
for salaries and fees of officers and employés	374 50
for interest on borrowed money	15 84
for State and local taxes	117 61
for profits or surplus on terminated policies	7 38
for rents	75 00
for incidental expenses	115 34
Return premiums	241 20
Gross Cash Expenditures	$6,387 50

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$3,909,141 00	
written during 1878	9,900 00	
Total		$3,919,041 00
Risks terminated during 1878		1,177,347 00
Net amount in force Dec. 31, 1878		$2,741,694 00
Deposit notes received on outstanding risks		69,814 76
Losses incurred during the year		3,201 66

GRANBY MUTUAL FIRE INSURANCE COMPANY, GRANBY.

[Incorporated Aug. 31, 1877. Commenced business Aug. 31, 1877.]

S. M. COOK, *President.* *Secretary*, CHARLES E. HUNT.

[NOTE. — Insures property in the town of Granby only.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$0 73	
deposited in the Holyoke Savings Bank	510 25	
Premiums in course of collection (net)	4 29	
Gross Assets		$515 27

INCOME.

Cash premiums received during the year		$77 96
Received for interest from all sources		10 82
Deposit notes received during the year	$659 25	
Gross Cash Income		$88 78

EXPENDITURES.

Paid for State taxes		$0 88
for incidental expenses		35
Gross Cash Expenditures		$1 23

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$108,455 00	
written during 1878	16,850 00	
Total		$125,305 00
Risks terminated during 1878		21,900 00
Net amount in force Dec. 31, 1878		$103,405 00
Deposit notes received on outstanding risks		4,501 22

Highest rate of interest received during the year, 5 per cent.

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* *Secretary*, NATHANIEL H. GRIFFITH.

Office, No. 2 Common Street.

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$100 71	
Gross Assets		$100 71

LIABILITIES.

Claimed and reported losses, not adjusted	$700 00	
Gross Liabilities		$700 00

INCOME.

Received from assessments on deposit notes		$5,577 92
from policy fees		280 00
Borrowed money	$1,010 00	
Deposit notes received during the year	13,658 50	
Gross Cash Income		$5,857 92

EXPENDITURES.

Paid for losses during the year		$1,400 00
for commissions		140 00
for salaries and fees of officers and employés		385 00
for interest on borrowed money		184 96
for State and local taxes		51 80
for collecting assessments		327 23
for incidental expenses		239 17
borrowed money	$4,125 00	
Gross Cash Expenditures		$2,728 16

Miscellaneous.

Risks outstanding Dec. 31, 1877	$1,361,146 00	
written during 1878	245,805 00	
Total		$1,606,951 00
Risks terminated during 1878		270,140 00
Net amount in force Dec. 31, 1878		$1,336,811 00
Deposit notes received on outstanding risks		70,442 96
Losses incurred during the year		1,000 00
Assessments laid on deposit notes		5,046 21

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

George W. Hubbard, *President.* *Secretary*, Oliver Walker.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
53 shares Connecticut River Railroad	$5,300 00	$7,420 00
20 shares Northampton National Bank	2,000 00	2,020 00
United States bonds	24,000 00	25,590 00
Personal loan	–	150 00
		$35,180 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$11,200 00	
Stocks, bonds, etc., as per schedule	35,180 00	
Cash in the office of the company	273 02	
deposited in the Northampton Nat'l Bank,	4,986 04	
Interest due and accrued	1,088 06	
Office furniture and safe	$500 00	
Gross Assets		$52,727 12

Liabilities.

Unearned premiums on outstanding risks	$21,747 90	
Dividends of profits unpaid on terminated policies	306 60	
State and local taxes, due or accrued	20 19	
Rents, salaries, and incidental expenses	122 00	
Gross Liabilities		22,196 69
Surplus		$30,530 43

Income.

Gross cash premiums received during the year,	$11,681 33	
Deduct return premiums and re-insurance	329 02	
Net cash premiums received		$11,352 31

Received for interest on mortgages		$1,160 01
for interest from all other sources		2,057 21
Deposit notes received during the year	$35,043 99	
Gross Cash Income		$14,569 53

EXPENDITURES.

Paid for losses during the year	$5,652 31
for brokerage and commissions	1,033 28
for salaries and fees of officers and employés	1,478 83
for State and local taxes	99 13
for profits or surplus on terminated policies	5,202 48
for rents	150 00
for incidental expenses	478 47
Gross Cash Expenditures	$14,094 50

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$3,339,339 00	
written during 1878	919,070 00	
Total		$4,258,409 00
Risks terminated during 1878		1,061,125 00
Net amount in force Dec. 31, 1878		$3,197,284 00
Deposit notes received on outstanding risks		101,827 41
Losses incurred during the year		5,652 31

Percentage of profits or surplus returned during 1878, 40 per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President.* *Secretary*, HENRY W. CUSHING.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$44,000 00	$45,741 87
Rhode Island state bonds, 6s	3,000 00	3,450 00
Maine state bonds, 6s	15,000 00	16,875 00
Portland city bonds, 6s	3,000 00	3,247 50
Plymouth water scrip	4,000 00	4,000 00
Hull town note	3,500 00	3,500 00
57 shares Hingham National Bank	3,990 00	3,990 00
60 " Old Colony National Bank	6,000 00	7,500 00
15 " Abington National Bank	1,500 00	1,800 00
10 " Globe National Bank	1,000 00	862 50
19 " Hamilton National Bank	1,900 00	1,933 25
29 " Eagle National Bank	2,900 00	2,900 00
12 " Union National Bank	1,200 00	1,506 00

34 shares State National Bank	$3,400 00	$3,672 00
26 " North America National Bank	2,600 00	2,340 00
15 " Commerce National Bank	1,500 00	1,155 00
45 " Webster National Bank	4,500 00	4,230 00
92 " Old Colony Railroad	9,200 00	8,924 00
76 " Boston and Albany Railroad	7,600 00	9,804 00
Boston and Albany Railroad bonds, 7s	5,000 00	5,900 00
Boston and Lowell Railroad bonds, 7s	10,000 00	11,362 50
Boston and Maine Railroad bonds, 7s	10,000 00	11,650 00
Eastern Railroad bonds	5,000 00	3,562 50
	$149,790 00	$159,906 12

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$4,000 00	
Loans on mortgage of real estate (first liens)	141,300 00	
Stocks, bonds, etc., as per schedule	159,906 12	
Cash in the office of the company	34 39	
deposited in various banks	10,198 65	
Premiums in course of collection (net)	1,474 17	
Interest due and accrued	6,344 55	
Gross Assets		$323,257 88

Liabilities.

Losses and claims adjusted, but not due	$1,700 00	
Claimed and reported losses, not adjusted	1,840 00	
Claims for losses disputed or resisted	1,400 00	
Unearned premiums on outstanding risks	180,269 05	
Taxes, due or accrued	92 18	
Salaries	136 00	
Gross Liabilities		185,437 23
Surplus		$137,820 65

Income.

Cash premiums received during the year	$49,604 61
Received for interest on mortgages	8,351 56
for interest from all other sources	7,809 81
for rents	125 00
from policy fees	146 00
from conscience fund	645 00
Deposit notes received during the year $97,974 60	
Gross Cash Income	$66,681 98

Expenditures.

Paid for losses during the year	$23,507 70
for brokerage and commissions	4,648 29
for salaries and fees of officers and employés	2,675 00
for State and local taxes	607 65

Paid for profits or surplus on terminated policies	$30,333 41
for taxes on mortgaged property	624 00
for incidental expenses	2,286 92
Gross Cash Expenditures	$64,682 97

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$21,008,146 00	
written during 1878	2,783,540 00	
Total		$23,791,686 00
Risks terminated during 1878		2,561,533 00
Net amount in force Dec. 31, 1878		$21,230,153 00
Deposit notes received on outstanding risks		716,178 18
Losses incurred during the year		24,096 62

Percentage of profits or surplus returned during 1878, 75 per cent.
Average rate to date, 75-80 per cent.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES K. FELLOWS, *President.* *Secretary*, CHARLES W. DREW.

Office, No. 49 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$11,250 00	$11,941 81
Boston and Lowell Railroad bonds	4,000 00	4,160 00
Lowell and Lawrence Railroad bonds	1,000 00	1,020 00
Edwardsville town bond	1,000 00	1,000 00
Lyon county bonds	1,000 00	750 00
29 shares Vermont and Canada Railroad	2,900 00	348 00
6 " Vermont and Massachusetts Railroad,	600 00	672 00
4 " Massachusetts Cotton Mills	4,000 00	4,130 00
9 " Lowell Manufacturing Company	6,210 00	4,635 00
8 " Franklin Manufacturing Company	800 00	384 00
5 " Appleton Company	5,000 00	3,437 50
2 " Merrimack Manufacturing Company,	2,000 00	2,530 00
	$39,760 00	$35,008 31

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
13 shares Prescott National Bank	$1,690 00	$1,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$6,800 00
Stocks, bonds, etc., as per schedule	35,008 31
Loans on collateral security, as per schedule	1,000 00

Cash in the office of the company	$203 01	
deposited in various banks	1,907 70	
Premiums in course of collection (net)	312 61	
Interest due and accrued	1,360 47	
Office furniture	$145 00	
Gross Assets		$46,592 10

LIABILITIES.

Unearned premiums on outstanding risks	$11,482 59	
Dividends of profits unpaid on terminated policies	114 09	
Gross Liabilities		11,596 68
Surplus		$34,995 42

INCOME.

Gross cash premiums received during the year,	$8,123 40	
Deduct return premiums and re-insurance	63 51	
Net cash premiums received		$8,059 89
Received for interest on mortgages		348 00
for interest from all other sources		1,870 79
for rents		150 00
Deposit notes received during the year	$24,690 09	
Gross Cash Income		$10,428 68

EXPENDITURES.

Paid for losses during the year	$1,599 65
for brokerage and commissions	69 03
for salaries and fees of officers and employés	1,749 28
for interest on borrowed money	77 83
for State and local taxes	80 13
for profits or surplus on terminated policies	3,538 67
for rents	300 00
for incidental expenses	250 53
Gross Cash Expenditures	$7,665 12

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$1,719,568 00	
written during 1878	735,367 00	
Total		$2,454,935 00
Risks terminated during 1878		680,142 00
Net amount in force Dec. 31, 1878		$1,774,793 00
Deposit notes received on outstanding risks		68,895 54
Losses incurred during the year		1,599 65

Percentage of profits or surplus returned during 1878, 40 × 50 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOMAS B. NEWHALL, *President.* *Secretary*, WILLIAM F. JOHNSON.

Office, *Market Street.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$2,100 00	$2,108 00
Chicago city bonds	4,000 00	4,320 00
Cambridge city bonds	2,000 00	2,200 00
Somerville city bonds	5,000 00	5,500 00
Lynn city bonds, 5s	1,000 00	1,100 00
Charlestown city bonds	2,000 00	2,200 00
50 shares First National Bank, Lynn	5,000 00	5,500 00
30 " National City Bank, Lynn	3,000 00	4,020 00
5 " Central National Bank, Lynn	500 00	625 00
10 " Merchants' National Bank, Boston	1,000 00	1,220 00
Cedar Rapids and Mo. R. Railroad bonds	4,000 00	4,320 00
Loaned on personal security	–	1,300 00
	$29,600 00	$34,413 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$8,750 00	
Stocks, bonds, etc., as per schedule	34,413 00	
Cash in the office of the company	106 85	
deposited in various banks	6,057 28	
Interest accrued	660 90	
Office furniture and safe	$500 00	
Gross Assets		$49,988 03

LIABILITIES.

Claimed and reported losses, not adjusted	$400 00	
Unearned premiums on outstanding risks	19,820 32	
Dividends of profits unpaid on terminated policies	95 87	
Gross Liabilities		20,316 19
Surplus		$29,671 84

INCOME.

Gross cash premiums received during the year,	$3,692 57	
Deduct return premiums and re-insurance	169 34	
Net cash premiums received		$3,523 23
Received for interest on mortgages		419 82
for interest from all other sources		2,033 75
from policy fees		210 00
Deposit notes received during the year	$14,734 68	
Gross Cash Income		$6,186 80

EXPENDITURES.

Paid for salaries and fees of officers and employés	$1,200 00
for State and local taxes	36 20
for profits or surplus on terminated policies	2,349 96
for rents	150 00
for incidental expenses	118 50
Gross Cash Expenditures	$3,854 66

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$1,592,647 00	
written during 1878	264,650 00	
Total		$1,857,297 00
Risks terminated during 1878		311,815 00
Net amount in force Dec. 31, 1878		$1,545,482 00
Deposit notes received on outstanding risks		89,270 77

Percentage of profits or surplus returned during 1878, 50 per cent.
Average rate to date, 75 per cent.

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

ISAAC DAVIS, *President.* *Secretary*, ELIJAH B. STODDARD.

Office, No. 240 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$20,000 00	$20,000 00
Providence and Worcester Railroad bonds	25,000 00	26,500 00
Lawrence city bonds	19,800 00	19,800 00
20 shares Central National Bank, Worcester	2,000 00	2,700 00
25 " Wachusett Nat'l Bank, Fitchburg	2,500 00	3,750 00
13 " Mechanics' Nat'l Bank, Worcester	1,300 00	1,495 00
8 " Quinsigamond Nat'l B'k, Worcester,	800 00	920 00
20 " Westminster National Bank	2,000 00	2,000 00
	$73,400 00	$77,165 00

Securities held as collateral for cash loans: —

	Par value.	Loaned thereon.
Holyoke city bonds	$15,000 00	
Boston and Albany Railroad bonds	25,000 00	$45,000 00
Worcester National Bank stock	5,000 00	
10 shares Worcester and Nashua Railroad	1,000 00	
5 " Worcester S. D. and T. Co.	500 00	1,500 00
Personal note	1,500 00	
United States bonds	700 00	700 00
32 shares Quinsigamond National Bank	3,200 00	3,000 00
Personal loan	–	5,000 00
		$55,200 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$40,000 00	
Loans on mortgage of real estate (first liens)	10,000 00	
Stocks, bonds, etc., as per schedule	77,165 00	
Loans on collateral security, as per schedule	55,200 00	
Cash in the office of the company	332 23	
deposited in the Quinsigamond Nat'l B'k,	14,802 94	
Premiums in course of collection (net)	5,880 49	
Interest due and accrued	657 50	
Office furniture $500 00		
Gross Assets		$204,038 16

Liabilities.

Claimed and reported losses, not adjusted	$2,000 00	
Unearned premiums on outstanding risks	104,717 25	
Dividends of profits unpaid on terminated policies	1,000 00	
Gross Liabilities		107,717 25
Surplus		$96,320 91

Income.

Gross cash premiums received during the year,	$44,970 64	
Deduct return premiums and re-insurance	1,272 17	
Net cash premiums received		$43,698 47
Received for interest on mortgages		465 65
for interest from all other sources		7,562 97
for rents		2,549 35
Deposit notes received during the year	$86,439 12	
Gross Cash Income		$54,276 44

Expenditures.

Paid for losses during the year	$16,974 72
for brokerage and commissions	5,518 02
for salaries and fees of officers and employés	6,469 00
for State and local taxes	1,058 75
for profits or surplus on terminated policies	14,652 66
for rents	2,000 00
for incidental expenses	2,397 12
Profit and loss (bad debts charged off)	823 38
Gross Cash Expenditures	$49,893 65

Miscellaneous.

Risks outstanding Dec. 31, 1877	$14,638,228 00	
written during 1878	3,437,255 00	
Total		$18,075,483 00
Risks terminated during 1878		3,819,946 00
Net amount in force Dec. 31, 1878		$14,255,537 00

Deposit notes received on outstanding risks	$418,869 00
Losses incurred during the year	17,740 98

Percentage of profits or surplus returned during 1878, 15-25 × 50 per cent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 20, 1828. Commenced business April 1, 1828.]

SAMUEL GRAY, *President.* *Secretary*, JOSEPH A. SMART.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s	$27,000 00	$32,265 00
Cleveland city bonds	10,000 00	10,500 00
Albany city bonds	10,000 00	11,000 00
Boston city bonds	2,000 00	2,045 00
Chicago city water bonds	12,000 00	13,020 00
St. Louis city bonds	6,000 00	6,210 00
Cincinnati city bonds	9,000 00	10,025 00
Charlestown city bonds	5,000 00	5,675 00
Norwich city bonds	5,000 00	5,900 00
Fall River city bonds	10,000 00	10,650 00
Northampton town bonds	5,000 00	5,450 00
Maine state bonds	10,000 00	10,880 00
Boston and Maine Railroad bonds	10,000 00	11,650 00
Boston and Providence Railroad bonds	5,000 00	5,900 00
Boston and Lowell Railroad bonds	5,000 00	5,625 00
Lynn city bonds	5,000 00	5,150 00
	$136,000 00	$151,945 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares Methuen National Bank	$4,000 00	$3,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$7,000 00	
Stocks, bonds, etc., as per schedule	151,945 00	
Loans on collateral security, as per schedule	3,000 00	
Cash in the office of the company	812 90	
deposited in the Andover National Bank,	6,583 96	
deposited in various savings banks	5,000 00	
Premiums in course of collection (net)	3,292 22	
Interest due and accrued	3,717 40	
Gross Assets		$181,351 48

LIABILITIES.

Losses and claims adjusted, but not due	$3,878 24	
Unearned premiums on outstanding risks	98,336 58	
Dividends of profits unpaid on terminated policies	300 00	
Gross Liabilities		$102,514 82
Surplus		$78,836 66

INCOME.

Gross cash premiums received during the year,	$59,705 54	
Deduct return premiums and re-insurance	1,791 61	
Net cash premiums received		$57,913 93
Received for interest on mortgages		495 00
for interest from all other sources		8,379 56
Deposit notes received during the year	$107,498 14	
Gross Cash Income		$66,788 49

EXPENDITURES.

Paid for losses during the year	$10,767 22
for brokerage and commissions	8,703 87
for salaries and fees of officers and employés	3,499 00
for State and local taxes	574 79
for profits or surplus on terminated policies	19,857 52
for rents	140 00
for incidental expenses	2,897 44
Gross Cash Expenditures	$46,439 84

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$13,196,531 00	
written during 1878	4,066,868 00	
Total		$17,263,399 00
Risks terminated during 1878		3,360,972 00
Net amount in force Dec. 31, 1878		$13,902,427 00
Deposit notes received on outstanding risks		214,752 59
Losses incurred during the year		14,509 16

Percentage of profits or surplus returned during 1878, 40 × 50 per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* *Secretary*, RICHARD BARRETT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond	$10,000 00	$9,975 00
15 shares Merchants' National Bank, Boston,	1,500 00	1,837 50

40 shares Webster National Bank, Boston .	$4,000 00	$3,760 00
25 " Eliot National Bank, Boston . .	2,500 00	2,375 00
53 " Boston National Bank, Boston .	5,300 00	4,849 50
54 " Howard National Bank, Boston .	5,400 00	5,400 00
30 " Revere National Bank, Boston .	3,000 00	2,940 00
50 " Blackstone National Bank, Boston .	5,000 00	4,525 00
113 " Shawmut National Bank, Boston .	11,300 00	11,497 75
18 " State National Bank, Boston . .	1,800 00	1,944 00
20 " Faneuil Hall Nat'l Bank, Boston .	2,000 00	2,440 00
44 " North America Nat'l Bank, Boston,	4,400 00	3,960 00
33 " Concord National Bank . . .	3,300 00	4,125 00
40 " Boston and Albany Railroad . .	4,000 00	5,160 00
25 " Fitchburg Railroad . . .	2,500 00	2,837 50
50 " Phila., Wil., and Bal. Railroad .	2,500 00	3,237 50
Boston and Albany Railroad bonds, 7s . .	40,000 00	47,200 00
Personal loans	–	11,600 00
Concord town loan	–	19,500 00
		$149,163 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
155 shares North Chicago Rolling Mill . .	$12,400 00	$4,000 00
11 " Boston and Providence Railroad .	1,116 50	1,100 00
	$13,516 50	$5,100 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate . .	$37,500 00	
Loans on mortgage of real estate (first liens) .	118,200 00	
Stocks, bonds, etc., as per schedule . .	149,163 75	
Loans on collateral security, as per schedule .	5,100 00	
Cash in the office of the company . . .	918 90	
deposited in the Concord National Bank,	14,546 28	
Premiums in course of collection (net) . .	7,220 54	
Interest due and accrued	5,908 00	
Gross Assets		$338,557 47

Liabilities.

Losses and claims adjusted, but not due . .	$925 00	
Unearned premiums on outstanding risks .	135,652 68	
Dividends of profits unpaid on terminated policies	210 30	
State and local taxes, due or accrued . .	100 94	
Gross Liabilities		136,888 92
Surplus		$201,668 55

Income.

Cash premiums received during the year	$69,143 41
Received for interest on mortgages	7,361 20
for interest from all other sources	8,271 65

Received for rents		$340 00
from policy fees		121 00
Deposit notes received during the year	$68,538 25	
Gross Cash Income		$85,237 26

EXPENDITURES.

Paid for losses during the year	$20,140 25
for brokerage and commissions	9,857 41
for salaries and fees of officers and employés	6,340 40
for State and local taxes	950 46
for profits or surplus on terminated policies	40,714 16
for incidental expenses	1,389 29
Gross Cash Expenditures	$79,391 97

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$18,197,612 00	
written during 1878	4,661,293 00	
Total		$22,858,905 00
Risks terminated during 1878		4,552,080 00
Net amount in force Dec. 31, 1878		$18,306,825 00
Deposit notes received on outstanding risks		271,305 36
Losses incurred during the year		21,065 25

Percentage of profits or surplus returned during 1878, 50 × 60 per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

A. A. COOK, *President.* *Secretary*, GEORGE G. PARKER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank	$1,000 00	$1,250 00
9 " Hide and Leather National Bank	900 00	909 00
Personal loan	–	2,000 00
		$4,159 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$4,159 00	
Cash in the office of the company	1,093 54	
Premiums in course of collection (net)	322 71	
Interest accrued	11 25	
Office furniture	$100 00	
Gross Assets		$5,586 50

LIABILITIES.

Claimed and reported losses, not adjusted	$780 00	
Unearned premiums on outstanding risks	3,656 82	
Dividends of profits unpaid on terminated policies	57 49	
Gross Liabilities		4,494 31
Surplus		$1,092 19

INCOME.

Gross cash premiums received during the year,	$1,462 46	
Deduct return premiums and re-insurance	28 10	
Net cash premiums received		$1,434 36
Received for interest from all sources		262 50
from policy fees		55 00
Deposit notes received during the year	$4,387 38	
Gross Cash Income		$1,751 86

EXPENDITURES.

Paid for losses during the year	$1,951 05
for brokerage and commissions	50 03
for salaries and fees of officers and employés	254 66
for State and local taxes	16 97
for profits or surplus on terminated policies	376 60
for incidental expenses	102 01
Gross Cash Expenditures	$2,751 32

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$780,054 00	
written during 1878	135,740 00	
Total		$915,794 00
Risks terminated during 1878		153,998 00
Net amount in force Dec. 31, 1878		$761,796 00
Deposit notes received on outstanding risks		17,199 07
Losses incurred during the year		2,081 05

Percentage of profits or surplus returned during 1878, 25 per cent.

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WILLIAM H. KENT, *President.* *Secretary*, FREDERICK S. CABOT.

Office, No. 6 Rialto Building.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$4,190 00	
Corporation notes	42,000 00	
Cash in the office of the company	37 02	
deposited in bank	6,579 64	
Premiums in course of collection (net)	75 50	
Interest accrued	585 55	
Office furniture	$450 00	
Gross Assets		$53,467 71

LIABILITIES.

Claimed and reported losses, not adjusted	$2,600 00	
Unearned premiums on outstanding risks	41,165 86	
Gross Liabilities		$43,765 86
Surplus		$9,701 85

INCOME.

Gross cash premiums received during the year,	$87,207 14	
Deduct return premiums and re-insurance	3,696 98	
Net cash premiums received		$83,510 16
Received for interest from all sources		1,898 83
Deposit notes received during the year	$411,658 60	
Gross Cash Income		$85,408 99

EXPENDITURES.

Paid for losses during the year	$23,165 54
for State taxes	825 60
for profits or surplus on terminated policies	41,524 45
for rents	907 17
for salaries and incidental expenses	11,383 85
Gross Cash Expenditures	$77,806 61

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$7,738,820 00	
written during 1878	8,899,896 00	
Total		$16,638,716 00
Risks terminated during 1878		8,196,576 00
Net amount in force Dec. 31, 1878		$8,442,140 00
Deposit notes received on outstanding risks		411,658 60
Losses incurred during the year		22,711 11

Percentage of profits or surplus returned during 1878, $54\frac{28}{100}$ per cent.
Average rate to date, $62\frac{25}{100}$ per cent.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1823. Commenced business July 26, 1823.]

W. C. STURTEVANT, *President.* *Secretary*, FRANK R. YOUNG.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$5,000 00	$5,300 00
75 shares Second National Bank, Springfield	7,500 00	12,000 00
61 " Chicopee Nat'l Bank, Springfield	6,100 00	7,625 00
15 " John Hancock Nat'l B'k, Springfield,	1,500 00	1,800 00
10 " First National Bank, Springfield	1,000 00	1,250 00
25 " Chapin Banking and Trust Co.	2,500 00	2,500 00

10 shares Monson National Bank	$1,000 00	$1,250 00
10 " First National Bank, Chicopee	1,000 00	1,400 00
50 " Hadley Falls Nat'l Bank, Holyoke	5,000 00	7,500 00
66 " Nat'l Bank of Commerce, Boston	6,600 00	4,620 00
50 " Boston and Albany Railroad	5,000 00	6,450 00
	$42,200 00	$51,695 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
67 shares First National Bank, Springfield	$8,375 00	$7,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$32,800 00	
Stocks, bonds, etc., as per schedule	51,695 00	
Loans on collateral security, as per schedule	7,000 00	
Cash in the office of the company	291 97	
deposited in the Chicopee Nat'l Bank	2,858 89	
Interest due and accrued	583 03	
Gross Assets		$95,228 89

LIABILITIES.

Unearned premiums on outstanding risks	$31,979 20	
Dividends of profits unpaid on terminated policies	408 41	
Gross Liabilities		$32,387 61
Surplus		$62,841 28

INCOME.

Gross cash premiums received during the year,	$10,736 38	
Deduct return premiums and re-insurance	586 05	
Net cash premiums received		$10,150 33
Received for interest on mortgages		2,517 37
for interest from all other sources		2,990 82
from policy fees		452 00
Gross Cash Income		$16,110 52

EXPENDITURES.

Paid for losses during the year	$3,855 92
for salaries and fees of officers and employés	2,586 00
for State and local taxes	105 24
for profits or surplus on terminated policies	6,600 51
for incidental expenses	265 53
Gross Cash Expenditures	$13,413 20

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$3,914,475 00	
written during 1878	632,500 00	
Total		$4,546,975 00
Risks terminated during 1878		649,225 00
Net amount in force Dec. 31, 1878		$3,897,750 00
Deposit notes received on outstanding risks		127,916 89
Losses incurred during the year		2,055 92

Percentage of profits or surplus returned during 1878, 75 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

AMOS STONE, *President.* *Secretary*, GEORGE H. PENDERGAST.

Office, Charlestown District.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Monument National Bank	$1,000 00	$1,510 00
20 shares National Bank of Republic	2,000 00	2,500 00
United States bonds	3,000 00	3,187 50
	$6,000 00	$7,197 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$16,620 00	
Stocks, bonds, etc., as per schedule	7,197 50	
Cash in the office of the company	462 86	
deposited in the Monument Nat'l Bank	1,562 43	
deposited in the Charlestown Sav'gs B'k,	1,778 38	
Premiums in course of collection (net)	345 56	
Interest due and accrued	534 93	
Office furniture $175 00		
Gross Assets		$28,501 66

LIABILITIES.

Unearned premiums on outstanding risks	$7,030 16	
Dividends of profits unpaid on terminated policies	93 49	
Gross Liabilities		7,123 65
Surplus		$21,378 01

INCOME.

Gross cash premiums received during the year,	$2,794 18	
Deduct return premiums and re-insurance	228 60	
Net cash premiums received		$2,565 58

Received for interest on mortgages		$1,130 30
for interest from all other sources		400 45
Deposit notes received during the year	$8,955 94	
Gross Cash Income		$4,096 33

EXPENDITURES.

Paid for losses during the year	$1,411 12
for brokerage and commissions	463 40
for State and local taxes	30 07
for profits or surplus on terminated policies	1,449 15
for rents	429 16
for incidental expenses	342 46
Gross Cash Expenditures	$4,125 36

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$1,293,300 00	
written during 1878	281,300 00	
Total		$1,574,600 00
Risks terminated during 1878		449,500 00
Net amount in force Dec. 31, 1878		$1,125,100 00
Deposit notes received on outstanding risks		29,050 63
Losses incurred during the year		1,411 12

Percentage of profits or surplus returned during 1878, 25 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.* *Secretary*, JOSEPH J. KNAPP.

Office, No. 24 State Street.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
100 shares Merchants' National Bank	$2,000 00	$2,000 00
18 " Mechanics' National Bank	1,800 00	2,160 00
31 " Ocean National Bank	1,550 00	1,612 00
15 " Washington Nat'l Bank, Boston	1,500 00	1,800 00
Eastern Railroad bonds	5,500 00	3,905 00
Lawrence city bonds	1,000 00	1,100 00
Lowell city bonds	2,000 00	2,200 00
Fall River city bonds	1,000 00	1,080 00
Chelsea city bonds	1,000 00	1,040 00
Hyde Park town bonds	1,000 00	1,030 00
Natick town bonds	2,000 00	2,100 00
	$20,350 00	$20,027 00

Summary of Assets, Dec. 31, 1878.

Stocks and bonds, as per schedule	$20,027 00	
Cash in the office of the company	50 10	
in savings banks (cash value)	2,102 40	
deposited in the Merchants' Nat'l Bank,	212 33	
Interest accrued	157 92	
Office furniture and safe	$225 40	
Gross Assets		$22,549 75

Liabilities.

Unearned premiums on outstanding risks	$4,345 03	
Dividends of profits unpaid on terminated policies	100 26	
Rents, salaries, etc.	81 00	
Gross Liabilities		4,526 29
Surplus		$18,023 46

Income.

Gross cash premiums received during the year,	$1,429 75	
Deduct return premiums and re-insurance	8 88	
Net cash premiums received		$1,420 87
Received for interest from all sources		1,079 57
for rents		32 00
from policy fees		52 12
Deposit notes received during the year	$8,525 22	
Gross Cash Income		$2,584 56

Expenditures.

Paid for salaries and fees of officers and employés	$275 00
for State and local taxes	13 81
for profits or surplus on terminated policies	1,447 63
for rents	100 00
for incidental expenses	34 09
Gross Cash Expenditures	$1,870 53

Miscellaneous.

Risks outstanding Dec. 31, 1877	$726,265 00	
written during 1878	112,550 00	
Total		$838,815 00
Risks terminated during 1878		125,850 00
Net amount in force Dec. 31, 1878		$712,965 00
Deposit notes received on outstanding risks		32,800 84

Percentage of profits or surplus returned during 1878, 100 per cent.
Average rate to date, 100 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* *Secretary*, PRESTON R. MANSFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$39,000 00	$40,690 00
Chicago city sewerage loans, 7s	7,000 00	7,560 00
Cincinnati city bonds, 7 3/10s	25,000 00	26,375 00
Marquette and Ontonagon Railroad bonds, 8s,	32,000 00	32,000 00
Philadelphia and Reading Railroad bonds, 7s	8,000 00	8,000 00
Old Colony Railroad bonds, 6s	12,000 00	12,720 00
New England Mortgage Security bonds, 7s	20,000 00	21,200 00
Personal loan	–	400 00
		$148,945 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$12,500 00	
Loans on mortgage of real estate (first liens)	99,300 00	
Stocks, bonds, etc., as per schedule	148,945 00	
Cash in the office of the company	1,439 97	
deposited in the Dedham National Bank	18,503 46	
Premiums in course of collection (net)	5,744 71	
Interest due and accrued	6,405 14	
Rent accrued	622 50	
Gross assets		$293,460 78

LIABILITIES.

Losses and claims adjusted, but not due	$4,426 00	
Claimed and reported losses, not adjusted	1,000 00	
Unearned premiums on outstanding risks	120,581 04	
Return premiums on cancelled policies	250 93	
Dividends of profits unpaid on terminated policies	6,735 85	
State and local taxes, due or accrued	360 62	
Salaries	825 00	
Gross liabilities		134,179 44
Surplus		$159,281 34

INCOME.

Cash premiums received during the year		$63,148 87
Received for interest on mortgages		6,338 19
for interest from all other sources		9,059 57
for rents		1,351 25
from policy fees		25 00
Deposit notes received during the year	$122,054 12	
Gross Cash Income		$79,922 88

EXPENDITURES.

Paid for losses during the year	$12,556 85
for brokerage and commissions	9,427 57
for salaries and fees of officers and employés	3,388 95
for State and local taxes	749 95
for profits or surplus on terminated policies	35,525 48
for incidental expenses	1,583 13
Gross Cash Expenditures	$63,231 93

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$14,901,960 40	
written during 1878	3,818,952 00	
Total		$18,720,912 40
Risks terminated during 1878		4,095,581 48
Net amount in force Dec. 31, 1878		$14,625,330 92
Deposit notes received on outstanding risks		479,710 96
Losses incurred during the year		17,078 10

Percentage of profits or surplus returned during 1878, $33\frac{1}{3} \times 50$ per cent.

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business 1851.]

ISRAEL W. MUNROE, *President.* *Secretary*, CHARLES A. HOWLAND.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States registered bonds, 6s		$10,000 00	$10,650 00.
United States 5-20 registered bonds		5,000 00	5,093 75
200 shares	Manufacturers' National Bank	20,000 00	17,200 00
40 "	Merchants' National Bank	4,000 00	5,000 00
91 "	Third National Bank	9,100 00	7,735 00
25 "	State National Bank	2,500 00	2,725 00
100 "	North National Bank	10,000 00	11,200 00
66 "	Washington National Bank	6,600 00	8,580 00
48 "	Second National Bank	4,800 00	6,480 00
45 "	Blackstone National Bank	4,500 00	4,050 00
50 "	First National Bank	5,000 00	8,350 00
37 "	Revere National Bank	3,700 00	3,700 00
50 "	Hamilton National Bank	5,000 00	5,400 00
197 "	Mount Wollaston National Bank	19,700 00	24,625 00
25 "	Granite National Bank	2,500 00	3,250 00
50 "	Wachusett National Bank	5,000 00	6,250 00
54 "	Hingham National Bank	3,700 00	4,050 00
38 "	First Nat'l Bank, So. Weymouth	3,800 00	4,750 00
67 "	Union National Bank, Weymouth	6,700 00	7,035 00
411 "	Old Colony and Newport Railroad	41,100 00	39,867 00
174 "	Boston and Albany Railroad	17,400 00	22,446 00
5 "	Citizens' Gas Light Company	500 00	500 00
		$190,600 00	$208,936 75

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
107 shares Hingham Cordage Company	$11,770 00	$10,000 00
141⅔ " Lawrence Cotton Duck Company	14,166 67	23,091 67
Loan to savings bank	–	7,000 00
		$40,091 67

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$8,600 00	
Loans on mortgage of real estate (first liens)	64,690 00	
Stocks, bonds, etc., as per schedule	208,936 75	
Loans on collateral security, as per schedule	40,091 67	
Cash in the office of the company	664 00	
deposited in various banks	16,553 22	
Premiums in course of collection (net)	10,595 47	
Interest due and accrued	5,601 43	
Gross Assets		$355,732 54

Liabilities.

Losses and claims adjusted, but not due	$201 39	
Unearned premiums on outstanding risks	192,713 19	
Dividends of profits unpaid on terminated policies	1,000 00	
State and local taxes, due or accrued	155 04	
Salaries and incidental expenses	500 69	
Gross Liabilities		194,570 31
Surplus		$161,162 23

Income.

Gross cash premiums received during the year,	$90,627 06	
Deduct return premiums and re-insurance	69 08	
Net cash premiums received		$90,557 98
Received for interest on mortgages		3,784 20
for interest from all other sources		13,853 52
for rents		118 38
Deposit notes received during the year	$90,627 06	
Gross Cash Income		$108,314 08

Expenditures.

Paid for losses during the year	$35,660 48
for brokerage and commissions	13,747 64
for salaries and fees of officers and employés	8,476 00
for State and local taxes	1,624 65
for profits or surplus on terminated policies	40,291 89
for rents	200 00
for incidental expenses	4,639 40
Gross Cash Expenditures	$104,640 06

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$25,876,751 00	
written during 1878	6,594,419 00	
Total		$32,471,170 00
Risks terminated during 1878	$6,481,510 00	
re-insured during 1878	5,550 00	
Total deductions		6,487,060 00
Net amount in force Dec. 31, 1878		$25,984,110 00
Deposit notes received on outstanding risks		385,659 97
Losses incurred during the year		34,920 87

Percentage of profits or surplus returned during 1878, 20-50 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* *Secretary*, SAMUEL A. POTTER.

Office, No. 97 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
City of Chelsea bond	$1,000 00	$1,100 00
City of Toledo bonds	2,000 00	2,170 00
Springfield city bonds, 7s	1,000 00	1,180 00
Cleveland city bonds, 7s	1,000 00	1,120 00
Cincinnati city bonds	2,000 00	2,150 00
Chicago city bonds, 7s	1,000 00	1,085 00
Peoria city bonds, 7s	1,000 00	1,040 00
St. Louis county bonds, 7s	1,000 00	1,100 00
St. Albans bonds, 6s	300 00	276 00
20 shares Salem National Bank	2,000 00	2,000 00
14 " Asiatic National Bank	420 00	504 00
5 " National Exchange Bank	500 00	550 00
6 " Cambridge Horse Railroad	600 00	690 00
Boston and Maine Railroad bond, 7s	1,000 00	1,160 00
Eastern Railroad bond	1,000 00	710 00
Essex Railroad bond, 6s	1,000 00	900 00
15 shares Salem Gas Light Company	1,500 00	1,215 00
2 " Lynn Gas Light Company	200 00	140 00
	$18,520 00	$19,090 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$6,470 00	
Stocks, bonds, etc., as per schedule	19,090 00	
Cash in the office of the company	778 57	
Premiums in course of collection (net)	355 50	
Interest due and accrued	420 74	
Gross Assets		$27,114 81

Liabilities.

Unearned premiums on outstanding risks	$8,608 36	
Return premiums on cancelled policies	9 00	
Dividends of profits unpaid on terminated policies	254 50	
State and local taxes, due or accrued	6 89	
Salaries	300 00	
Gross Liabilities		$9,178 75
Surplus		$17,936 06

Income.

Gross cash premiums received during the year,	$3,075 42	
Deduct return premiums and re-insurance	176 93	
Net cash premiums received		$2,898 49
Received for interest on mortgages		440 21
for interest from all other sources		1,177 55
Deposit notes received during the year	$9,200 91	
Gross Cash Income		$4,516 25

Expenditures.

Paid for losses during the year	$168 13
for brokerage and commissions	30 49
for salaries and fees of officers and employés	1,366 00
for State and local taxes	28 27
for profits or surplus on terminated policies	1,649 04
for incidental expenses	74 15
Gross Cash Expenditures	$3,316 08

Miscellaneous.

Risks outstanding Dec. 31, 1877	$1,083,400 00	
written during 1878	221,625 00	
Total		$1,305,025 00
Risks terminated during 1878	$244,400 00	
re-insured during 1878	2,000 00	
Total deductions		246,400 00
Net amount in force Dec. 31, 1878		$1,058,625 00
Deposit notes received on outstanding risks		51,702 65
Losses incurred during the year		168 13

Percentage of profits or surplus returned during 1878, 50 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business Dec. 1, 1855.]

DAVID L. DEARBORN, *President.* *Secretary*, CHARLES L. ALLEN.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company		$145 24	
deposited in the savings bank		3,172 60	
Premiums in course of collection (net)		20 00	
Office safe	$100 00		
Gross Assets			$3,337 84

LIABILITIES.

Claimed and reported losses, not adjusted		$600 00	
Unearned premiums on outstanding risks		1,573 90	
Gross Liabilities			2,173 90
Surplus			$1,163 94

INCOME.

Cash premiums received during the year			$567 18
Received for interest from all sources			141 08
from policy fees			75 00
Deposit notes received during the year		$5,951 80	
Gross Cash Income			$783 26

EXPENDITURES.

Paid for losses during the year	$1,090 00
for brokerage and commissions	75 00
for salaries and fees of officers and employés	200 00
for State and local taxes	5 16
for profits or surplus on terminated policies	89 35
for incidental expenses	46 96
Gross Cash Expenditures	$1,506 47

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$394,419 00	
written during 1878	73,410 00	
Total		$467,829 00
Risks terminated during 1878		78,801 00
Net amount in force Dec. 31, 1878		$389,028 00
Deposit notes received on outstanding risks		24,838 90
Losses incurred during the year		1,690 00

Percentage of profits or surplus returned during 1878, 10 per cent.

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 22, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.* *Secretary*, WILBUR F. NEWHALL.

[NOTE. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott, and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company		$610 02
Net amount of unpaid assessments		260 00
Rent due		25 00
Office property	$250 00	
Gross Assets		$895 02

LIABILITIES.

Owing for borrowed money, secured by directors' note	$700 00	
Rents and incidental expenses	32 00	
Gross Liabilities		$732 00

INCOME.

Received from assessments on deposit notes		$2,190 90
for rents		108 33
from policy fees		557 00
Deposit notes received during the year	$101,467 00	
Gross Cash Income		$2,856 23

EXPENDITURES.

Paid for losses during the year	$629 36
for salaries and fees of officers and employés	1,250 00
for interest on borrowed money	52 16
for State and local taxes	21 24
for rents	168 75
for incidental expenses	88 68
Gross Cash Expenditures	$2,210 19

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$2,554,445 00	
written during 1878	841,275 00	
Total		$3,395,720 00
Risks terminated during 1878		909,375 00
Net amount in force Dec. 31, 1878		$2,486,345 00
Deposit notes received on outstanding risks		301,076 00
Losses incurred during the year		241 15
Assessments laid on deposit notes		2,151 95

SHELBURNE MUTUAL FIRE INSURANCE COMPANY, SHELBURNE.

[Incorporated June 18, 1877. Commenced business July 4, 1877.]

NATHAN O. NEWHALL, *President.* *Secretary*, WILLIAMS T. PECK.

[NOTE. — Insures property in the town of Shelburne only.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$41 21	
deposited in the Shelburne Falls Savings Bank	31 81	
Assessments in course of collection	19 95	
Gross Assets		$92 97

INCOME.

Cash premiums received during the year	$40 93
Received for interest from all sources	28 39
from assessments on deposit notes	457 42
Deposit notes received during the year	$221 80
Gross Cash Income	$526 74

EXPENDITURES.

Paid for losses during the year	$970 27
for salaries and fees of employés	2 00
for State and local taxes	5 03
Gross Cash Expenditures	$977 30

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$107,558 00	
written during 1878	3,550 00	
Total		$111,108 00
Risks terminated during 1878		5,000 00
Net amount in force Dec. 31, 1878		$106,108 00
Deposit notes received on outstanding risks		5,971 18
Losses incurred during the year		970 27
Assessments laid on deposit notes		457 42

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business Aug. 1, 1829.]

ISAAC B. ELLIOTT, *President.* *Secretary*, GEORGE A. OSBORNE.

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
58 shares South Danvers Nat'l Bank, Peabody,	$5,800 00	$7,540 00
48 " Warren National Bank, Peabody	4,800 00	6,000 00

51 shares Asiatic National Bank, Salem	$1,530 00	$1,683 00
20 " Naumkeag National Bank, Salem	2,000 00	2,500 00
18 " Exchange National Bank, Salem	1,800 00	1,800 00
12 " First National Bank, Salem	1,200 00	1,200 00
34 " First National Bank, Danvers	2,550 00	2,550 00
30 " Nat'l Hide and Leather B'k, Boston,	3,000 00	3,000 00
8 " Andover National Bank	800 00	800 00
United States bonds	6,000 00	6,240 00
Boston city bonds	3,000 00	3,300 00
Cincinnati city bonds	3,000 00	3,000 00
Eastern Railroad bonds	2,000 00	1,000 00
	$37,480 00	$40,613 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$200 00	
Stocks and bonds, as per schedule	40,613 00	
Cash in the office of the company	69 00	
deposited in the South Danvers Nat'l B'k,	3,803 99	
Premiums in course of collection (net)	5 00	
Interest due and accrued	372 00	
Gross Assets		$45,062 99

Liabilities.

Unearned premiums on outstanding risks	$10,960 24	
Return premiums on cancelled policies	393 13	
Salaries	237 50	
Gross Liabilities		11,590 87
Surplus		$33,472 12

Income.

Gross cash premiums received during the year,	$4,645 88	
Deduct return premiums and re-insurance	184 83	
Net cash premiums received		$4,461 05
Received for interest on mortgages		12 00
for interest from all other sources		2,463 40
from policy fees		151 00
Deposit notes received during the year	$13,937 64	
Gross Cash Income		$7,087 45

Expenditures.

Paid for losses during the year	$770 00
for salaries and fees of officers and employés	981 00
for State and local taxes	11 36
for profits or surplus on terminated policies	4,463 63
for incidental expenses	39 83
Gross Cash Expenditures	$6,265 82

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$996,580 00	
written during 1878	216,200 00	
Total		$1,212,780 00
Risks terminated during 1878		220,950 00
Net amount in force Dec. 31, 1878		$991,830 00
Deposit notes received on outstanding risks		50,053 61
Losses incurred during the year		770 00

Percentage of profits or surplus returned during 1878, 100 per cent.
Average rate to date, 70 per cent.

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* *Secretary*, EDWARD M. TUCKE.

Office, No. 27 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$6,000 00	$6,300 00
Vermont and Massachusetts Railroad bonds	2,500 00	2,775 00
Boston and Lowell Railroad bonds	15,000 00	17,100 00
Cook County (Illinois) bonds	2,500 00	2,650 00
St. Albans town bonds	3,000 00	3,000 00
Lynn city bonds	5,000 00	5,400 00
Cambridge city bonds	5,000 00	5,500 00
Lowell city bonds	3,000 00	3,300 00
190 shares Traders' and Mechanics' Ins. Co.	19,000 00	21,850 00
50 " Connecticut Railroad	5,000 00	7,000 00
5 " Lowell Manufacturing Company	3,450 00	2,500 00
8 " Merrimack Manufacturing Co.	8,000 00	10,080 00
30 " Tremont and Suffolk Company	3,000 00	3,450 00
50 " Vassalborough	5,000 00	4,250 00
100 " Lowell Gas Company	10,000 00	12,500 00
3 " Massachusetts Cotton Company	3,000 00	3,105 00
15 " Middlesex Company	1,500 00	2,550 00
50 " Lawrence Gas Company	5,000 00	5,500 00
20 " Androscoggin Mills	2,000 00	1,450 00
30 " Old Lowell National Bank	3,000 00	3,600 00
20 " National Bank of North America	2,000 00	2,050 00
Loaned on personal security	–	1,100 00
		$127,010 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
9 shares Prescott National Bank	$1,250 00	$400 00
Essex county bonds	5,000 00	7,000 00
Bement (Illinois) bonds	2,000 00	
100 shares Pemberton National Bank	12,500 00	5,000 00
	$20,750 00	$12,400 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$12,500 00	
Loans on mortgage of real estate (first liens)	83,130 00	
Stocks, bonds, etc., as per schedule	127,010 00	
Loans on collateral security, as per schedule	12,400 00	
Cash in the office of the company and in bank,	2,484 77	
Premiums in course of collection (net)	1,515 65	
Interest due and accrued	2,165 31	
Gross Assets		$241,205 73

Liabilities.

Unearned premiums on outstanding risks	$113,499 36	
Gross Liabilities		113,499 36
Surplus		$127,706 37

Income.

Gross cash premiums received during the year,	$52,408 24	
Deduct return premiums and re-insurance	1,761 88	
Net cash premiums received		$50,646 36
Received for interest from all sources		13,797 06
for rents		323 86
Deposit notes received during the year	$52,408 24	
Gross Cash Income		$64,767 28

Expenditures.

Paid for losses during the year	$28,568 45
for brokerage and commissions	6,890 77
for salaries, fees, and incidentals	6,190 88
for State and local taxes	654 94
for profits or surplus on terminated policies	20,901 13
Gross Cash Expenditures	$63,206 17

Miscellaneous.

Risks outstanding Dec. 31, 1877	$14,458,085 00	
written during 1878	3,631,587 00	
Total		$18,089,672 00
Risks terminated during 1878		3,442,235 00
Net amount in force Dec. 31, 1878		$14,647,437 00
Deposit notes received on outstanding risks		226,998 72
Losses incurred during the year		28,568 45

Percentage of profits or surplus returned during 1878, 20-30-50 per cent.

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated March 30, 1852. Commenced business Nov. 1, 1852.]

SAMUEL HORTON, *President.* *Secretary*, WILLIAM H. FOOTE.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$444 90	
deposited in the Westfield Savings Bank,	1,325 00	
deposited in the Woronoco Savings Bank,	5,450 00	
Interest due	168 65	
Office safe	$390 00	
Gross Assets		$7,388 55

LIABILITIES.

Losses and claims adjusted, but not due	$1,550 00	
Unearned premiums on outstanding risks	5,367 06	
Dividends of profits unpaid on terminated policies	79 40	
State and local taxes, due or accrued	4 63	
Salaries	29 00	
Gross Liabilities		7,030 09
Surplus		$358 46

INCOME.

Gross cash premiums received during the year,	$2,002 05	
Deduct return premiums and re-insurance	99 51	
Net cash premiums received		$1,902 54
Received for interest from all sources		308 74
Deposit notes received during the year	$5,863 50	
Gross Cash Income		$2,211 28

EXPENDITURES.

Paid for losses during the year	$240 00
for brokerage and commissions	200 16
for salaries and fees of officers and employés	66 00
for State and local taxes	18 46
for profits or surplus on terminated policies	883 80
for rents	80 00
for incidental expenses	24 35
Gross Cash Expenditures	$1,512 77

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$815,900 00	
written during 1878	150,350 00	
Total		$966,250 00
Risks terminated during 1878		193,760 00
Net amount in force Dec. 31, 1878		$772,490 00
Deposit notes received on outstanding risks		24,055 73
Losses incurred during the year		1,790 00

Percentage of profits or surplus returned during 1878, 20-30-40 per cent.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July, 1840.]

ALLAN CAMERON, *President.* *Secretary*, J. HENRY READ.

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$375 00	
Loans on personal security	769 76	
Cash in the office of the company	160 57	
deposited in savings banks	611 00	
Gross Assets		$1,916 33

LIABILITIES.

Unearned premiums on outstanding risks	$2,670 85	
Gross Liabilities		2,670 85
Balance against the company		$754 52

INCOME.

Cash premiums received during the year		$883 63
Received for interest from all sources		36 34
Deposit notes received during the year	$1,767 26	
Gross Cash Income		$919 97

EXPENDITURES.

Paid for losses during the year	$378 94
for salaries and fees of officers and employés	24 67
for State and local taxes	10 79
Gross Cash Expenditures	$414 40

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$574,120 00	
written during 1878	98,225 00	
Total		$672,345 00
Risks terminated during 1878		128,175 00
Net amount in force Dec. 31, 1878		$544,170 00
Deposit notes received on outstanding risks		10,883 40
Losses incurred during the year		378 94

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated Feb. 8, 1828. Commenced business April 4, 1828.]

WILLIAM MERRILL, *President.* *Secretary*, GEORGE W. CARR.

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash in the office of the company	$40 55	
deposited in the Mechanics' Nat'l Bank	300 00	
Office safe and desk	$40 00	
Gross Assets		$340 55

LIABILITIES.

Claimed and reported losses, not adjusted	$25 00	
Borrowed money, secured by directors' note	1,000 00	
Rents, salaries, and incidental expenses	522 00	
Gross Liabilities		$1,547 00

INCOME.

Received from assessments on deposit notes		$852 60
from policy fees		394 00
Deposit notes received during the year	$58,328 62	
Gross Cash Income		$1,246 60

EXPENDITURES.

Paid for losses during the year	$72 42
for commissions	26 60
for salaries and fees of officers and employés	412 00
for interest on borrowed money	65 00
for State and local taxes	12 41
for rents	11 00
for incidental expenses	136 49
Gross Cash Expenditures	$735 92

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$2,068,205 00	
written during 1878	1,015,594 00	
Total		$3,083,799 00
Risks terminated during 1878		1,006,473 00
Net amount in force Dec. 31, 1878		$2,077,326 00
Deposit notes received on outstanding risks		115,328 62
Losses incurred during the year		97 42
Assessments laid on deposit notes		852 60

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.

[Incorporated Feb. 20, 1833. Commenced business Aug. 1, 1833.]

NAAMAN L. WHITE, *President.* *Secretary*, ELIAS RICHARDS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Central Pacific Railroad bond	$1,000 00	$1,065 00
Nashua and Rochester Railroad bond	3,000 00	2,700 00
Burl., Cedar Rapids, and No. Railroad bond	2,400 00	2,160 00
21 shares Burl., Cedar Rapids, and No. R.R.	2,100 00	945 00
Personal loan	–	216 53
		$7,086 53

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$7,086 53	
Cash in the office of the company	1,311 95	
Premiums in course of collection (net)	404 54	
Office furniture, safes, etc. $300 00		
Gross Assets		$8,803 02

LIABILITIES.

Losses and claims adjusted, but not due	$267 19	
Claimed and reported losses, not adjusted	868 61	
Claims for losses disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	9,993 79	
Gross Liabilities		13,629 59
Balance against the company		$4,826 57

INCOME.

Gross cash premiums received during the year,	$2,607 59	
Deduct return premiums and re-insurance	158 11	
Net cash premiums received		$2,449 48
Received for interest from all sources		663 44
Deposit notes received during the year	$7,670 55	
Gross Cash Income		$3,112 92

EXPENDITURES.

Paid for losses during the year	$4,697 30
for brokerage and commissions	313 66
for salaries and fees of officers and employés	309 57
for State and local taxes	36 76
for rents	199 12
for incidental expenses	142 00
Gross Cash Expenditures	$5,698 41

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$1,493,899 00	
written during 1878	166,057 00	
Total		$1,659,956 00
Risks terminated during 1878	$693,955 00	
re-insured during 1878	11,550 00	
Total deductions		705,505 00
Net amount in force Dec. 31, 1878		$954,451 00
Deposit notes received on outstanding risks		40,463 01
Losses incurred during the year		8,080 33

WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.* *Secretary*, SAMUEL R. BARTON.

Office, No. 448 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds	$26,000 00	$30,810 00
Boston and Fitchburg Railroad bonds	15,000 00	17,250 00
Old Colony Railroad bonds	25,000 00	29,000 00
Worcester city bonds	10,000 00	11,200 00
60 shares City National Bank, Worcester	6,000 00	6,000 00
United States bonds	60,000 00	64,275 00
	$142,000 00	$158,535 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$158,535 00	
Cash in the office of the company	10 33	
deposited in the Worcester Safe Deposit and Trust Company	19,445 55	
Gross Assets		$177,990 88

LIABILITIES.

Adjusted losses and claims (trusteed)	$1,668 46	
Losses and claims adjusted, but not due	102 10	
Claimed and reported losses, not adjusted	7,400 00	
Unearned premiums on outstanding risks	70,277 90	
State and local taxes, due or accrued	231 51	
Gross Liabilities		79,679 97
Surplus		$98,310 91

INCOME.

Gross cash premiums received during the year,	$146,700 20	
Deduct return premiums and re-insurance	6,144 39	
Net cash premiums received		$140,555 81
Received for interest from all sources		9,182 73
Deposit notes received during the year	$688,803 15	
Gross Cash Income		$149,738 54

EXPENDITURES.

Paid for losses during the year	$54,519 66
for salaries and fees of officers and employés	4,327 80
for State and local taxes	1,416 78
for profits or surplus on terminated policies	75,735 60
for rents	600 00
for incidental expenses	989 37
Gross Cash Expenditures	$137,589 21

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$16,020,623 00	
written during 1878	16,250,603 00	
Total		$32,271,226 00
Risks terminated during 1878		17,061,037 50
Net amount in force Dec. 31, 1878		$15,210,188 50
Deposit notes received on outstanding risks		688,803 15
Losses incurred during the year		24,524 25

Percentage of profits or surplus returned during 1878, $50\frac{47}{100}$ per cent.
Average rate to date, $61\frac{63}{100}$ per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

ANTHONY CHASE, *President.* *Secretary*, CHARLES M. MILES.

Office, No. 377 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$7,000 00	$7,500 00
170 shares	Worcester National Bank	17,000 00	21,760 00
132 "	City National Bank	13,200 00	14,520 00
50 "	Citizens' National Bank	5,000 00	6,000 00
22 "	Central National Bank	2,200 00	2,970 00
57 "	Mechanics' National Bank	5,700 00	6,555 00
45 "	Quinsigamond National Bank	4,500 00	5,175 00
40 "	Fitchburg National Bank	4,000 00	5,600 00
15 "	Blackstone National Bank	1,500 00	1,650 00

20 shares Oxford National Bank	$2,000 00	$2,200 00
15 " Grafton National Bank	1,500 00	1,650 00
15 " Southbridge National Bank	1,500 00	1,650 00
30 " Westborough National Bank	3,030 00	3,450 00
25 " Wachusett National Bank	2,500 00	3,750 00
Union Pacific Railroad bonds	5,000 00	5,250 00
Boston, Barre, and Gardner Railroad bonds	12,500 00	13,250 00
Fitchburg and Worcester Railroad bonds	1,500 00	1,500 00
Loaned on personal security	–	50,975 00
		$155,405 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Worcester Gas Light Company	$13,000 00	$10,000 00
15 " Worcester Gas Light Company	1,950 00	1,500 00
5 " Norwich and Worcester Railroad	650 00	500 00
10 " Bay State Hotel Company (with two mortgages)	2,250 00	1,871 50
68 " City National Bank	9,520 00	8,300 00
Boston, Barre, and Gardner Railroad 1st mortgage bonds; C. W. Bryan & Co., stock	3,120 00	2,500 00
Mortgages assigned	4,500 00	3,000 00
	$34,990 00	$27,671 50

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$80,000 00	
Loans on mortgage of real estate (first liens)	182,910 72	
Stocks, bonds, etc., as per schedule	155,405 00	
Loans on collateral security, as per schedule	27,671 50	
Cash in the office of the company, and deposited in banks	7,565 88	
Premiums in course of collection (net)	353 63	
Interest and rents, due and accrued	9,171 16	
Gross Assets		$463,077 89

Liabilities.

Losses and claims unpaid	$2,200 00	
Unearned premiums on outstanding risks	240,696 34	
Gross Liabilities		242,896 34
Surplus		$220,181 55

Income.

Cash premiums received during the year	$117,999 87
Received for interest from all sources	19,504 12
for rents	6,783 14
from policy fees	1,224 00
Gross Cash Income	$145,511 13

Expenditures.

Paid for losses during the year	$47,363 76
for brokerage and commissions	8,631 79
for salaries and fees of officers and employés	9,884 00
for taxes and insurance	1,945 03
for profits or surplus on terminated policies	70,473 69
for real estate expenses	1,296 13
for incidental expenses	2,937 17
Gross Cash Expenditures	$142,531 57

Miscellaneous.

Risks outstanding Dec. 31, 1877	$30,972,334 00	
written during 1878	7,965,711 00	
Total		$38,938,045 00
Risks terminated during 1878		8,231,663 00
Net amount in force Dec. 31, 1878		$30,706,382 00
Deposit notes received on outstanding risks		962,785 38
Losses incurred during the year		42,273 27

Percentage of profits or surplus returned during 1878, 60 per cent.

AGGREGATE.

Assets.	
Gross present Assets	$4,721,873 00
Liabilities.	
Gross present Liabilities	$2,392,919 00
Income.	
Cash received for premiums during the year	$1,705,257 00
for interest and dividends	227,450 00
from assessments on deposit notes	12,806 00
for rents	13,272 00
from all other sources	4,688 00
Gross Cash Income	$1,963,473 00
Expenditures.	
Cash paid for losses	$702,734 00
for brokerage and commissions on premiums	99,475 00
for salaries and fees of officers and employés	143,443 00
for interest on borrowed money	878 00
for State and local taxes	18,902 00
for return of profits or surplus	835,567 00
for rents	17,040 00
for all other expenditures	52,585 00
Gross Cash Expenditures	$1,870,624 00
General Items.	
Whole amount of risks outstanding at end of year	$344,684,562 00
deposit notes received thereon	11,521,362 00
risks written during the year	162,907,528 00
risks terminated during the year	167,437,015 00
losses incurred during the year	504,431 00

MASSACHUSETTS MUTUAL FIRE

INSURANCE COMPANIES,

WITH GUARANTEE CAPITAL.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DEC. 31, 1878.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

GUARANTEE CAPITAL, $100,000.

AUGUSTUS STORY, *President.* *Secretary*, THOMAS H. JOHNSON.

Office, No. 114 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$37,500 00	$38,981 25
Massachusetts state bonds, 1893, 5s, gold	4,000 00	4,420 00
New Hampshire state bonds, 1897, 6s	4,000 00	4,540 00
Licking county (O.), bonds, 1882, 7-30s	5,000 00	5,175 00
Marion county (Ind.), bonds, 1898, 6s	5,000 00	5,000 00
Chelsea city bonds, 1892, 6s	17,000 00	18,700 00
Cambridge city bonds, 1884, 6s	10,000 00	10,800 00
Cincinnati city bonds, 1904, 7s	5,000 00	5,450 00
Cleveland city bonds	15,000 00	15,425 00
Chicago city bonds	5,000 00	5,430 00
Hartford city bonds, 1891, 6s	10,000 00	10,700 00
Lynn city bonds, 1884, 6s	5,000 00	5,400 00
Lowell city bonds, 1890, 6s	4,000 00	4,440 00
Lawrence city bonds, 1894, 6s	5,000 00	5,525 00
Milwaukee city bonds, 1891, 5s	2,500 00	2,500 00
Milwaukee city bonds, 1896, 7s	5,000 00	5,500 00
Minneapolis city bonds, 1894, 8s	5,000 00	5,600 00
Portland city bonds, 1887, 6s	5,000 00	5,400 00
Portland Water Company bonds, 1888, 6s	5,000 00	4,500 00
Salem city bonds, 1891, 6s	10,000 00	11,100 00
St. Louis city bonds, 1887, 6s, gold	10,000 00	10,300 00
Adams county (Ill.), bonds, 1880, 8s	5,000 00	5,100 00
Columbus city bonds, 1883, 7s	6,000 00	6,180 00
Dayton (O.) city bonds, 1881, 7s	2,000 00	2,060 00
Jeffersonville city bonds, 1896, $7\frac{3}{10}$s	7,000 00	7,175 00
31 shares National Exchange Bank, Salem	3,100 00	3,410 00
10 " First National Bank, Salem	1,000 00	1,200 00
35 " Mercantile National Bank, Salem	3,500 00	3,675 00
39 " Naumkeag National Bank, Salem	3,900 00	5,265 00

140 shares	Salem National Bank, Salem	$14,000 00	$15,100 00
65 "	National Bank of Commerce, Boston,	6,500 00	5,005 00
50 "	National Bank of Republic, Boston,	5,000 00	6,225 00
15 "	Blackstone National Bank, Boston	1,500 00	1,357 50
15 "	Freeman's National Bank, Boston	1,500 00	1,350 00
30 "	Globe National Bank, Boston	3,000 00	2,580 00
80 "	Merchants' National Bank, Boston,	8,000 00	9,800 00
30 "	National Revere Bank, Boston	3,000 00	2,940 00
75 "	Second National Bank, Boston	7,500 00	9,750 00
50 "	Union Market Nat'l B'k, Watertown,	5,000 00	4,400 00
100 "	Pitts., F. Wayne, and Chi. R.R., 7s,	10,000 00	10,100 00
50 "	Ogdensburg and Lake Champ. R.R.	5,000 00	625 00
31 "	Old Colony Railroad	3,100 00	3,017 00
50 "	Portland, Portsmouth, and Saco R.R.	5,000 00	4,650 00
Chicago, Burlington, and Quincy R.R. bonds, 7s,		16,500 00	18,892 50
Eastern Railroad bonds		21,000 00	14,910 00
Vermont and Canada Railroad bonds, 8s		2,000 00	540 00
Central New Jersey Railroad bonds, 7s		6,000 00	4,440 00
Union Pacific Railroad bonds, 6s, gold		10,000 00	10,850 00
Central Pacific (L. G.) Railroad bonds		10,000 00	9,500 00
Scioto Valley Railroad bonds		6,000 00	5,550 00
		$355,100 00	$360,533 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
125 shares Phillips Wharf Company, Salem, with lease assigned	–	$12,885 41

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$40,000 00	
Loans on mortgage of real estate (first liens)	17,500 00	
Stocks, bonds, etc., as per schedule	360,533 25	
Loans on collateral security, as per schedule	12,885 41	
Cash in the office of the company	1,183 09	
deposited in the Salem National Bank	11,642 59	
Premiums in course of collection (net)	1,309 30	
Interest due and accrued	5,158 82	
Rents due	97 00	
Gross Assets		$450,309 46

Liabilities.

Claimed and reported losses, not adjusted	$2,015 00	
Unearned premiums on outstanding risks	145,824 40	
Return premiums on cancelled policies	220 48	
Dividends of profits unpaid on terminated policies	914 87	
Gross Liabilities, except Guarantee Capital,		148,974 75
Surplus as regards Policy-holders		$301,334 71
Guarantee Capital		100,000 00
Surplus over Guarantee Capital		$201,334 71

INCOME.

Gross cash premiums received during the year,	$84,856 75	
Deduct return premiums and re-insurance	2,262 08	
Net cash premiums received		$82,594 67
Received for interest on mortgages		819 93
for interest from all other sources		22,070 28
for rents		2,033 37
Deposit notes received during the year	$82,888 00	
Gross Cash Income		$107,518 25

EXPENDITURES.

Paid for losses during the year	$23,963 24
for brokerage and commissions	13,424 32
for salaries and fees of officers and employés	7,421 00
Cash dividends paid	10,000 00
Paid for State and local taxes	1,287 17
for profits or surplus on terminated policies	27,368 91
for improvement of real estate	3,832 80
for incidental expenses	2,645 43
Gross Cash Expenditures	$89,942 87

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$20,237,621 57	
written during 1878	6,717,954 50	
Total		$26,955,576 07
Risks terminated during 1878		7,056,519 20
Net amount in force Dec. 31, 1878		$19,899,056 87
Deposit notes received on outstanding risks		286,326 14
Losses incurred during the year		25,978 24

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, $50,333.67.

Rate of interest realized on investments of guarantee capital, 5.27 per cent.

MASSACHUSETTS MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

GUARANTEE CAPITAL, $200,000.

CHARLES B. CUMINGS, *President.* *Secretary*, JOHN M. CORBETT.

Office, 39 Court Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
150 shares	Tremont National Bank	$15,000 00	$15,000 00
80 "	Hamilton National Bank	8,000 00	8,080 00
100 "	Merchants' National Bank	10,000 00	12,200 00
70 "	National Union Bank	7,000 00	8,750 00

160 shares New England National Bank	$16,000 00	$20,960 00
100 " Columbian National Bank	10,000 00	13,550 00
25 " Globe National Bank	2,500 00	2,150 00
100 " National Webster Bank	10,000 00	9,400 00
Eastern Railroad bonds	16,000 00	11,360 00
Nashua and Rochester Railroad bonds	10,000 00	9,000 00
Boston and Lowell Railroad notes	10,000 00	10,000 00
	$114,500 00	$120,450 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$162,500 00	
Stocks, bonds, etc., as per schedule	120,450 00	
Cash deposited in the New England Trust Co.	18,863 47	
Premiums in course of collection (net)	2,935 16	
Interest due and accrued	3,450 93	
Gross Assets		$308,199 56

Liabilities.

Losses and claims adjusted, but not due	$22 50	
Claimed and reported losses, not adjusted	33 82	
Unearned premiums on outstanding risks	88,148 22	
Dividends of profits unpaid on terminated policies	1,524 38	
Gross Liabilities, except Guarantee Capital,		89,728 92
Surplus as regards Policy-holders		$218,470 64
Guarantee Capital		200,000 00
Surplus over Guarantee Capital		$18,470 64

Income.

Gross cash premiums received during the year,	$80,016 12	
Deduct return premiums and re-insurance	849 94	
Net cash premiums received		$79,166 18
Received for interest on mortgages		9,569 66
for interest from all other sources		6,099 27
Gross Cash Income		$94,835 11

Expenditures.

Paid for losses during the year	$9,340 17
for brokerage and commissions	3,196 25
for salaries and fees of officers and employés	8,896 88
for interest on borrowed money	96 33
for State and local taxes	2,902 53
for profits or surplus on terminated policies	21,116 83
for rents	3,000 00
for incidental expenses	1,409 45
Cash dividends paid	18,000 00
Gross Cash Expenditures	$67,958 44

MISCELLANEOUS.

Risks outstanding Dec. 31, 1877	$14,747,070 00	
written during 1878	9,463,214 00	
Total		$24,210,284 00
Risks terminated during 1878		9,711,719 00
Net amount in force Dec. 31, 1878		$14,498,565 00
Losses incurred during the year		9,396 49

Percentage of profits or surplus returned during 1878, 20 per cent.

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, $8,337.97.

Rate of interest actually realized upon the investments of the guarantee capital, $5\frac{29}{100}$ per cent.

MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

MUTUAL DEPARTMENT.

[Incorporated May, 1875. Commenced business May, 1875.]

GUARANTEE CAPITAL, $200,000.

ALFRED BICKNELL, *President.* *Secretary*, JOHN H. ROBINSON.

Office, No. 45 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds	$10,000 00	$10,800 00
Andover and Lowell Railroad bonds	10,000 00	10,200 00
Eastern Railroad bonds	10,500 00	7,560 00
Burlington and Missouri River R.R. bonds	7,200 00	7,488 00
Boston and Albany Railroad stock	10,000 00	12,900 00
Boston and Maine Railroad stock	10,000 00	10,900 00
Chicago, Burlington, and Quincy R.R. stock	5,000 00	5,500 00
United States bonds	5,000 00	5,200 00
District of Columbia bonds	5,000 00	4,000 00
Central National Bank, Boston, stock	2,500 00	2,150 00
Hide and Leather National Bank stock	4,200 00	4,242 00
Everett National Bank stock	4,300 00	3,956 00
North America National Bank stock	6,800 00	6,460 00
Webster National Bank stock	6,000 00	5,640 00
Eagle National Bank stock	4,600 00	4,692 00
Blackstone National Bank stock	1,900 00	1,848 00
Traders' National Bank stock	500 00	425 00
State National Bank stock	2,200 00	2,398 00
Revere National Bank stock	500 00	500 00
Howard National Bank stock	3,600 00	3,636 00
Manufacturers' National Bank stock	3,500 00	3,080 00
	$113,300 00	$113,575 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$8,200 00	
Loans on mortgage of real estate (first liens)	95,921 00	
Stocks, bonds, etc., as per schedule	113,575 00	
Cash in the office of the company	2,070 57	
deposited in the Mass. L. and T. Co.	16,000 00	
deposited in the Nat'l B'k No. America	4,949 41	
Premiums in course of collection (net)	1,661 18	
Interest due and accrued	3,391 19	
Book accounts	381 39	
Gross Assets		$246,149 74

Liabilities.

Claimed and reported losses, not adjusted	$3,926 00	
Unearned premiums on outstanding risks	39,695 55	
Due to other companies for re-insurance	17 52	
Return premiums on cancelled policies	60 07	
Rents	50 46	
Gross Liabilities, except Guarantee Capital,		43,749 60
Surplus as regards Policy-holders		$202,400 14
Guarantee Capital		200,000 00
Surplus over Guarantee Capital		$2,400 14

Income.

Gross cash premiums received during the year,	$24,913 55	
Deduct return premiums and re-insurance	2,265 68	
Net cash premiums received		$22,647 87
Received for interest on mortgages		7,720 36
for interest from all other sources		5,791 74
from commissions		158 00
from sundries		42 33
Gross Cash Income		$36,360 30

Expenditures.

Paid for losses during the year	$15,994 02
for brokerage and commissions	2,407 83
for salaries and fees of officers and employés	1,923 20
for dividends on guarantee capital	13,000 00
for State and local taxes	908 00
for rents	1,388 00
for incidental expenses	1,156 68
Gross Cash Expenditures	$36,777 73

Miscellaneous.

Risks outstanding Dec. 31, 1877	$6,025,456 00	
written during 1878	2,297,603 00	
Total		$8,323,059 00

Risks terminated during 1878	$1,987,820 00	
re-insured during 1878	16,500 00	
Total deductions		$2,004,320 00
Net amount in force Dec. 31, 1878		$6,318,739 00
Losses incurred during the year		19,408 17

Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled in case the profits were sufficient therefor, 24 per cent.

Rate of interest realized upon the investments of the guarantee capital, 5 per cent

AGGREGATE.

Guarantee Capital	$500,000 00
Assets.	
Gross present Assets	$1,004,659 00
Liabilities.	
Gross present Liabilities	$282,454 00
Income.	
Cash received for premiums during the year	$184,409 00
for interest and dividends	52,071 00
from all other sources	2,233 00
Gross Cash Income	$238,713 00
Expenditures.	
Cash paid for losses	$49,297 00
for brokerage and commission on premiums	19,028 00
for salaries and fees of officers and employés	18,241 00
for dividends	41,096 00
for State and local taxes	5,098 00
for return of profits or surplus	48,486 00
for all other expenditures	13,432 00
Gross Cash Expenditures	$194,678 00
General Items.	
Risks written during the year	$18,478,771 00
terminated during the year	18,772,558 00
outstanding at end of year	40,716,361 00
Losses incurred during the year	54,782 00
Net profits reserved	58,672 00

MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statement of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1878.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

Whole amount of Guarantee Fund	$100,000 00
Paid up in subscription notes	100,000 00
Outstanding scrip not ordered to be redeemed	89,104 00

JOSHUA PAINE, *President.* *Secretary*, LEWIS NICKERSON.

Office, No. 83 Commercial Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881	$6,000 00	$6,382 50
Chicago city bonds, 7s	10,000 00	10,800 00
Cincinnati city bonds, 7 3/10s	5,000 00	5,000 00
Long Island city bonds, 7s	2,000 00	2,040 00
Dayton city bonds, 7s	2,000 00	2,040 00
Rockland city bonds, 6s	3,000 00	3,000 00
Thomaston town bonds, 6s	2,000 00	2,000 00
Hyde Park town bonds, 7s	2,000 00	1,900 00
45 shares Republic National Bank, Boston	4,500 00	5,580 00
78 " Freeman's National Bank, Boston	7,800 00	7,020 00
15 " Revere National Bank	1,500 00	1,500 00
16 " Hide and Leather Nat'l B'k, Boston,	1,600 00	1,600 00
15 " Traders' National Bank, Boston	1,500 00	1,275 00
15 " State National Bank, Boston	1,500 00	1,620 00
30 " First National Bank, Provincetown	3,000 00	4,740 00
80 " Chicago and North-Western R.R.	8,000 00	6,240 00
16 " Boston and Albany Railroad	1,600 00	2,064 00
35 " Burl., Cedar Rapids, and No. R.R.	3,500 00	875 00
5 " Chicago, St. P., and Minneap. R.R.	500 00	–
Mich. Air-Line R.R. 1st mortgage bonds	7,000 00	7,350 00
Conn. Western R.R. 1st mortgage bonds	5,000 00	2,500 00
Chicago, St. P., and Minneap. 1st mort. bonds,	3,000 00	2,700 00
Chi., St. P., and Minneap. Land-Grant bonds,	3,000 00	1,800 00
Burl., Cedar Rapids, and No. R.R. 1st mort.	4,000 00	2,800 00
Portland Water Company's bonds	2,000 00	2,000 00
Portland Water Company's scrip	138 00	138 00
New England Mort. Security Co.'s bonds	2,000 00	2,140 00
Personal loans	3,164 53	3,075 86
Insurance scrip (own) $240 00		
Office furniture 393 15		
	$96,302 53	$90,180 36

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$90,180 36	
Cash in the office of the company	1,148 16	
deposited in First National Bank	3,712 86	
Interest due and accrued	1,720 66	
Premiums in course of collection (net)	6,392 35	
Notes taken for marine and inland risks	35,363 11	
Notes taken for marine and inland risks overdue,	13,205 50	
Re-insurance due from other companies	439 20	
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due	100,000 00	
Gross Assets		$252,162 20

LIABILITIES.

Losses adjusted, unpaid	$10,489 00	
claimed and reported	6,200 00	
disputed or resisted	5,750 00	
Unearned premiums on outstanding risks	34,562 11	
Interest due or accrued on scrip	144 69	
Due and accrued for rent, salaries, etc.	700 00	
Due for borrowed money	746 85	
State and local taxes	83 23	
Gross Liabilities, except Guarantee Fund and Scrip		58,675 88
Surplus as regards Policy-holders		$193,486 32
Guarantee Fund	$100,000 00	
Scrip outstanding, not ordered to be redeemed,	89,104 00	
		189,104 00
Surplus over Guarantee Fund and Scrip		$4,382 32

INCOME.

Cash rec'd for marine and inland premiums	$60,721 54	
Deduct re-insurance and return premiums	5,841 95	
Net cash rec'd for marine and inland prems.		$54,879 59
Unpaid premium notes received during the year $50,319 10		
Interest and dividends received from all sources		5,755 30
Gross Cash Income		$60,634 89

EXPENDITURES.

Cash paid for marine and inland losses	$52,108 70	
Deduct salvage and re-insurance	2,059 33	
Net cash paid for marine and inland losses		$50,049 37
Interest paid scripholders		5,346 24
Cash paid for commissions and brokerage		2,530 61
for salaries of officers and employés		1,450 00
for State and local taxes		499 17
for incidental expenses		536 50
Gross Cash Expenditures		$60,411 89

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$535,936 00	$41,655 48
written during 1878	857,311 00	50,319 10
Total	$1,393,247 00	$91,974 58
Deduct risks expired and terminated	923,958 00	56,611 47
In force at end of year	$469,289 00	$35,363 11
Deduct amount re-insured	12,000 00	754 75
Net amount in force	$457,289 00	$34,608 36

Miscellaneous.

Marine losses incurred during the year	$49,763 00

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

Whole amount of Guarantee Fund	$557,200 00
Paid up in cash	557,200 00
Outstanding scrip not ordered to be redeemed	79,700 00

J. W. Balch, *President.* *Secretary*, Washington Glover.

Office, No. 45 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$39,000 00	$40,210 00
New England Mortgage Security Co. bonds	10,000 00	10,500 00
Boston and Providence Railroad bonds	100,000 00	117,000 00
Framingham and Lowell Railroad bonds	25,000 00	22,500 00
250 shares Merchants' National Bank	25,000 00	30,625 00
191 " State National Bank	19,100 00	20,628 00
150 " Merchandise National Bank	15,000 00	13,500 00
283 " National Bank of the Republic	28,300 00	35,233 50
300 " Washington National Bank	30,000 00	36,300 00
300 " Columbian National Bank	30,000 00	40,650 00
200 " Tremont National Bank	20,000 00	20,000 00
17 " New England National Bank	1,700 00	2,193 00
328 " Phila., Wil., and Balt. Railroad	16,400 00	21,238 00
225 " Fitchburg Railroad	22,500 00	25,237 50
200 " Boston and Providence Railroad	20,000 00	20,300 00
50 " Boston and Albany Railroad	5,000 00	6,450 00
	$407,000 00	$462,565 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares First National B'k, Concord, N.H.	$15,000 00	$10,000 00
500 " Cedar Rapids and Mo. R. R.R.	537 50	475 00
Boston and Lowell Railroad bonds	1,136 25	400 00
Iowa Falls and Sioux City Railroad bonds	13,750 00	10,000 00
	$30,423 75	$20,875 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$18,000 00	
Loans on mortgage of real estate (first liens*),	235,161 23	
Interest due or accrued thereon	8,759 11	
Stocks, bonds, etc., as per schedule	462,565 00	
Loans on collateral security, as per schedule	20,875 00	
Cash in the office of the company	24,284 88	
deposited in Washington National Bank,	60,934 98	
Interest due and accrued	506 00	
Premiums in course of collection (gross)	6,985 06	
Notes taken for marine and inland risks	60,681 18	
Re-insurance due from other companies	3,872 11	
Premiums more than 3 months due. $999 30		
Gross Assets		$902,624 55
LIABILITIES.		
Losses claimed and reported	$31,080 00	
disputed or resisted	12,920 00	
Unearned premiums on outstanding risks	158,364 05	
Unused balances of premium notes	6,551 71	
Interest due or accrued on scrip	126 00	
Due and accrued for rent, salaries, etc.	600 00	
Commissions and brokerage	450 59	
Return premiums	415 52	
Gross Liabilities, except Guarantee Fund and Scrip		210,507 87
Surplus as regards Policy-holders		$692,116 68
Guarantee Fund	$557,200 00	
Scrip outstanding, not ordered to be redeemed,	79,700 00	
		636,900 00
Surplus over Guarantee Fund and Scrip		$55,216 68
INCOME.		
Cash received for fire premiums	$100,910 21	
Deduct re-insurance and return premiums	12,188 82	
Net cash received for fire premiums		$88,721 39
Cash received for marine and inland premiums,	$138,720 06	
Deduct re-insurance and return premiums	19,343 43	
Net cash received for marine and inl'd prems.		119,376 63
Unpaid premium notes received during the year. $50,169 98		
Interest and dividends received from all sources		42,174 54
Income from policy fees		388 00
Premium on gold		51 20
Cancelled scrip		370 00
Gross Cash Income		$251,081 76

* Value of lands mortgaged $177,600 00
Value of buildings thereon 150,400 00
Amount of insurance held as collateral 153,000 00

Expenditures.

Cash paid for fire losses	$33,294 52	
Deduct salvage and re-insurance	566 45	
Net cash paid for fire losses		$32,728 07
Cash paid for marine and inland losses	$165,558 49	
Deduct salvage and re-insurance	26,330 26	
Net cash paid for marine and inland losses		139,228 23
Cash dividends paid		66,753 00
Interest paid scripholders		4,281 60
Cash paid for commissions and brokerage		10,024 55
for salaries of officers and employés		22,700 00
for State and local taxes		6,640 55
for rent and incidental expenses		9,825 79
Gross Cash Expenditures		$292,181 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,744,325 00	$224,194 72
written during 1878	13,069,838 00	95,111 69
Total	$31,814,163 00	$319,306 41
Deduct risks expired and terminated	16,160,110 00	145,075 77
In force at end of year	$15,654,053 00	$174,230 64
Deduct amount re-insured	293,600 00	2,882 05
Net amount in force	$15,360,453 00	$171,348 59
Marine risks outstanding Dec. 31, 1877	$7,209,084 00	$80,701 20
written during 1878	11,051,667 00	81,345 61
Total	$18,260,751 00	$162,046 81
Deduct risks expired and terminated	11,201,700 00	93,526 81
In force at end of year	$7,059,051 00	$68,520 00
Deduct amount re-insured	88,214 00	1,953 79
Net amount in force	$6,970,837 00	$66,566 21

Miscellaneous.

Premiums received from organization of company	$2,188,813 48
Losses paid from organization of company	1,182,388 99
Cash dividends declared from organization of company	441,772 00
Dividends declared during the year (000 per cent)	66,753 00
Fire losses incurred during the year	37,490 00
Marine and inland losses incurred during the year	115,828 23
Company's stock owned by directors	27,500 00
Scrip dividends declared during the year	16,860 00

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

WILLIAM PERKINS, *President.* *Secretary*, GEORGE L. DEBLOIS.

Office, No. 52 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$80,000 00	$85,020 00
Brookline water bonds, 7s	10,000 00	11,800 00
Beverly town loan	20,000 00	21,000 00
100 shares Atlas National Bank	10,000 00	10,600 00
100 " Old Boston National Bank	5,000 00	5,800 00
100 " Continental National Bank	10,000 00	8,500 00
300 " Columbian National Bank	30,000 00	40,500 00
150 " Commerce National Bank	15,000 00	11,250 00
300 " Hide and Leather National Bank	30,000 00	30,000 00
16 " Massachusetts National Bank	4,000 00	4,120 00
120 " North National Bank	12,000 00	13,080 00
100 " New England National Bank	10,000 00	12,800 00
300 " Republic National Bank	30,000 00	37,200 00
200 " Second National Bank	20,000 00	26,000 00
30 " State National Bank	3,000 00	3,240 00
350 " Tremont National Bank	35,000 00	35,000 00
300 " Webster National Bank	30,000 00	28,200 00
300 " Washington National Bank	30,000 00	36,300 00
200 " Boston and Albany Railroad	20,000 00	25,800 00
120 " Boston and Providence Railroad	12,000 00	12,120 00
40 " Boston and Lowell Railroad	20,000 00	12,000 00
Eastern Railroad mortgage bonds	53,000 00	37,630 00
Houston and Texas Central Railroad bond	2,500 00	1,000 00
Boston Gas Company's bonds, 6s	50,000 00	51,000 00
Insurance scrip of other companies	3,954 00	3,500 00
95 shares Relief Steamboat Co. $1,000 00		
	$545,454 00	$563,460 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Corporation notes, indorsed	$253,220 35	$253,220 35
Boston and Lowell Railroad notes	25,000 00	25,000 00
Rutland Railroad bonds	7,370 00	6,000 00
China Mutual Insurance Company scrip	13,000 00	12,000 00
Houston and Texas Railroad notes	329 63	329 63
Individual notes, indorsed	14,823 90	10,823 90
	$313,743 88	$307,373 88

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$563,460 00
Loans on collateral security, as per schedule	307,373 88

Cash deposited in Columbian National Bank	$64,596 52	
Interest due and accrued	1,420 00	
Notes taken for marine and inland risks	281,088 40	
Gross Assets		$1,217,938 80

LIABILITIES.

Losses claimed and reported	$30,000 00	
Unearned premiums on outstanding risks	198,292 28	
Due and accrued for rent, etc.	625 00	
Commissions and brokerage	500 00	
Gross Liabilities, except Scrip		229,417 28
Surplus as regards Policy-holders		$988,521 52
Scrip outstanding, not ordered to be redeemed		791,800 00
Surplus over Scrip		$196,721 52

INCOME.

Cash received for marine and inland premiums,	$402,980 69	
Deduct re-insurance and return premiums	48,705 73	
Net cash received for marine and inl'd prems.		$354,274 96
Unpaid prem. notes received during the year,	$297,088 40	
Interest and dividends received from all sources		44,717 79
Income from re-insurance scrip, etc.		3,471 87
Gross Cash Income		$402,464 62

EXPENDITURES.

Cash paid for marine and inland losses	$375,440 01	
Deduct salvage and re-insurance	112,652 05	
Net cash paid for marine and inland losses		$262,787 96
Cash paid for redemption of scrip		146,620 00
Interest paid scripholders		46,071 60
Cash paid for commissions and brokerage		7,211 08
for salaries of officers and employés		19,620 00
for State and local taxes		3,682 67
for incidental expenses		11,266 44
Gross Cash Expenditures		$497,259 75

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$9,714,591 00	$261,382 34
written during 1878	16,640,202 00	283,708 79
Total	$26,354,793 00	$545,091 13
Deduct risks expired and terminated	17,860,381 00	346,798 85
In force at end of year	$8,494,412 00	$198,292 28
Deduct amount re-insured	260,000 00	6,945 23
Net amount in force	$8,234,412 00	$191,347 05

MISCELLANEOUS.

Scrip dividends declared during the year	$172,480 00
Marine and inland losses incurred during the year	197,787 96

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of Guarantee Fund	$124,500 00
Paid up in subscription notes	124,500 00
Outstanding scrip not ordered to be redeemed	125,298 00

JOHN H. DANE, *President.* *Secretary*, WILLIAM L. CAVERLY.

Office, No. 49 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
15 shares Hamilton National Bank	$1,500 00	$1,526 25
60 " Webster National Bank	6,000 00	5,640 00
100 " Boston and Maine Railroad	10,000 00	10,887 50
150 " Old Colony Railroad	15,000 00	14,550 00
50 " Boston and Providence Railroad	5,000 00	5,075 00
Framingham and Lowell Railroad bonds	10,000 00	9,500 00
Nashua and Rochester Railroad bonds	18,000 00	16,200 00
Old Colony Railroad bonds	10,000 00	11,575 00
Fitchburg Railroad bonds	23,000 00	25,507 50
Boston and Maine Railroad bonds	5,000 00	5,825 00
Boston and Albany Railroad bonds	2,000 00	2,360 00
Highland Street Railroad bonds	2,000 00	2,087 50
Cleveland city bonds	2,000 00	2,160 00
New England Mortgage Security Co. bonds	14,000 00	14,630 00
China Mutual Insurance Company's scrip	4,260 00	4,047 00
	$127,760 00	$131,570 75

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$131,570 75	
Cash in the office of the company	8,085 63	
deposited in Market National Bank	16,151 29	
Interest due and accrued	1,585 86	
Notes taken for marine and inland risks	90,811 08	
Subscription notes on time not exceeding 12 months, not yet due	124,500 00	
Gross Assets		$372,704 61

LIABILITIES.

Losses claimed and reported	$24,577 00	
Unearned premiums on outstanding risks	84,380 57	
Interest due or accrued on scrip	40 44	
Due and accrued for rent, salaries, etc.	625 00	
Gross Liabilities, except Guarantee Fund and Scrip		$109,623 01
Surplus as regards Policy-holders		$263,081 60

Guarantee Fund	$124,500 00	
Scrip outstanding, not ordered to be redeemed,	125,298 00	
		$249,798 00
Surplus over Guarantee Fund and Scrip		$13,283 60

INCOME.

Cash received for marine and inland premiums,	$127,882 43	
Deduct re-insurance and return premiums	4,541 07	
Net cash received for marine and inl'd prems.		$123,341 36
Unpaid premium notes received during the year	$75,155 77	
Interest and dividends received from all sources		7,336 74
Gross Cash Income		$130,678 10

EXPENDITURES.

Cash paid for marine and inland losses	$94,378 49	
Deduct salvage and re-insurance	8,961 02	
Net cash paid for marine and inland losses		$85,417 47
Interest paid scripholders		6,007 80
Cash paid for commissions and brokerage		2,505 31
for salaries of officers and employés		10,500 00
for State and local taxes		994 85
for rent and incidental expenses		5,930 04
Gross Cash Expenditures		$111,355 47

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$2,112,773 00	$108,338 13
written during 1878	2,991,418 00	93,284 50
Total	$5,104,191 00	$201,622 63
Deduct risks expired and terminated	3,196,771 00	117,242 06
In force at end of year	$1,907,420 00	$84,380 57
Deduct amount re-insured	87,500 00	2,397 50
Net amount in force	$1,819,920 00	$81,983 07

MISCELLANEOUS.

Premiums received from organization of company	$1,425,627 10
Losses paid from organization of company	1,013,282 16
Scrip dividends declared during the year	25,081 00
Marine and inland losses incurred during the year	84,715 49

NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business June 1, 1872.]

Whole amount of Preferred Permanent Fund . . . $350,000 00
Paid up in cash 208,000 00
Paid up in subscription notes 142,000 00

GEORGE C. LORD, *President.* *Secretary*, ALFRED PRESSON.

Office, No. 62 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
46 shares	Traders' National Bank, Boston .	$4,600 00	$3,910 00
44 "	Hide and Leather National Bank .	4,400 00	4,422 00
105 "	Republic National Bank . .	10,500 00	13,072 50
25 "	Revere National Bank . . .	2,500 00	2,450 00
10 "	Atlantic National Bank . . .	1,000 00	1,250 00
113 "	Shawmut National Bank . .	11,300 00	11,526 00
30 "	Eliot National Bank . . .	3,000 00	2,350 00
124 "	Tremont National Bank . . .	12,400 00	12,400 00
70 "	Continental National Bank . .	7,000 00	5,950 00
25 "	Dry Goods National Bank, N.Y. .	437 50	437 50
250 "	Boston and Maine Railroad . .	25,000 00	27,250 00
130 "	Ogdensburg and Lake Cham. R.R.	13,000 00	6,890 00
100 "	Phila., Wil., and Baltimore R.R. .	5,000 00	6,500 00
Boston and Maine Railroad bonds . . .		25,000 00	29,125 00
Boylston Mutual Insurance Company's scrip .		30 00	24 00
Relief Steamboat stock . . . $114 00			
		$125,167 50	$128,057 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
101 shares Boston and Maine Railroad . .	$11,009 00	$10,000 00
United States bonds	1,549 00	1,500 00
	$12,558 00	$11,500 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$36,000 00
Interest due or accrued thereon . . .	1,551 53
Stocks, bonds, etc., as per schedule . .	128,057 00
Loans on collateral security, as per schedule .	11,500 00
Cash in the office of the company . . .	921 44
deposited in bank and with London bankers	27,522 00
Interest due and accrued	1,378 92
Premiums in course of collection (gross) . .	11,794 41
Notes taken for marine and inland risks . .	93,174 04
Salvage on losses paid	3,000 00

* Value of lands mortgaged $58,750 00
Value of buildings thereon 55,250 00
Amount of insurance held as collateral 33,500 00

Ledger accounts	$99 40	
Subscription notes, on time not exceeding 12 months, not yet due	142,000 00	
Gross Assets		$456,998 74

Liabilities.

Losses claimed and reported	$20,875 00	
Unearned premiums on outstanding risks	91,700 44	
Interest due and unpaid	62 50	
Due and accrued for rent, salaries, etc.	1,500 00	
Gross Liabilities, except Preferred Permanent Fund		114,137 94
Surplus as regards Policy-holders		$342,860 80
Preferred Permanent Fund		350,000 00
Impairment of Preferred Permanent Fund		$7,139 20

Income.

Cash received for fire premiums	$11,266 44	
Deduct re-insurance and return premiums	1,143 99	
Net cash received for fire premiums		$10,122 45
Cash received for marine and inl'd premiums	$137,695 40	
Deduct re-insurance and return premiums	12,993 25	
Net cash received for marine and inl'd prems.		$124,702 15
Unpaid premium notes received during the year	$98,705 02	
Interest received on mortgages		2,430 50
Interest and dividends received from all other sources		6,908 62
Gross Cash Income		$144,163 72

Expenditures.

Cash paid for fire losses		$4,759 36
paid for marine and inland losses	$117,098 55	
Deduct salvage and re-insurance	2,752 20	
Net cash paid for marine and inland losses		$114,346 35
Cash dividends paid		15,967 50
Cash paid for commissions and brokerage		4,615 82
for salaries of officers and employés		13,200 00
for State and local taxes		1,246 47
for incidental expenses		11,409 50
Premium on gold		63 18
Gross Cash Expenditures		$165,608 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$1,602,128 00	$17,568 68
written during 1878	1,205,321 00	10,187 37
Total	$2,807,449 00	$27,756 05

Deduct risks expired and terminated .	$1,486,143 00	$13,374 96
In force at end of year	$1,321,306 00	$14,381 09
Deduct amount re-insured . . .	36,250 00	198 30
Net amount in force	$1,285,056 00	$14,182 79
Marine risks outstanding Dec. 31, 1877 .	$2,136,924 00	$90,172 70
written during 1878 . .	4,151,562 00	108,154 10
Total	$6,288,486 00	$198,326 80
Deduct risks expired and terminated .	4,155,394 00	114,538 71
In force at end of year	$2,133,092 00	$83,788 09
Deduct amount re-insured . . .	29,668 00	751 93
Net amount in force . . .	$2,103,424 00	$83,036 16

MISCELLANEOUS.

Premiums received from organization of company . .	$1,733,093 29
Losses paid from organization of company . . .	1,513,807 88
Cash dividends declared from organization of company .	144,110 00
Dividends declared during the year	16,030 00
Fire losses incurred during the year	4,359 36
Marine and inland losses incurred during the year . .	105,523 55
Company's stock owned by directors	72,800 00

AGGREGATE.

Whole amount of Guarantee Fund	$1,131,700 00
in cash	765,200 00
in subscription notes	366,500 00
outstanding scrip not cancelled	1,085,902 00
Assets.	
Gross present Assets	$3,202,430 00
Liabilities.	
Gross present Liabilities	$722,362 00
Income.	
Cash received during the year for fire premiums	$98,843 00
for marine premiums	776,575 00
for interest and dividends	109,324 00
from all other sources	4,281 00
Gross Cash Income	$989,023 00
Expenditures.	
Cash paid during the year for fire losses	$37,487 00
for marine losses	651,828 00
for brokerage and commissions on premiums	26,888 00
for salaries of officers and employés	67,470 00
for interest and dividends to subscribers and memb's,	82,720 00
for State and local taxes	13,064 00
for redemption of scrip	146,620 00
for interest paid to scripholders during the year	61,708 00
for incidental expenses	39,031 00
Gross Cash Expenditures	$1,126,816 00
General Items.	
Fire risks written during the year	$14,275,159 00
Premiums charged or receivable thereon	105,299 00
Marine risks written during the year	35,692,160 00
Premiums charged or receivable thereon	616,812 00
Fire risks terminated during the year	17,646,253 00
Marine risks terminated during the year	37,338,204 00
Fire risks outstanding at end of year	16,645,509 00
Marine risks outstanding at end of year	19,585,882 00
Fire losses incurred during the year	41,849 00
Marine losses incurred during the year	553,618 00
Scrip dividends declared during the year	214,421 00

MASSACHUSETTS
JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE
INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DEC. 31, 1878.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated May 27, 1875. Commenced business July 1, 1875.]

PAID-UP CAPITAL, $200,000.

GEORGE H. LONG, *President.* *Secretary*, CHARLES R. HOWARD.

Office, No. 43 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$15,000 00	$16,050 00
Lawrence city bonds, 6s	5,000 00	5,600 00
Newton city bonds, 6s	5,000 00	5,650 00
Cambridge city bonds, 6s	5,000 00	5,706 25
Charlestown city bonds, 6s	5,000 00	5,675 00
Watertown town bonds, 5s	10,000 00	10,300 00
Otis town bonds, 5s	7,000 00	7,210 00
Old Colony Railroad bonds, 6s	10,000 00	10,650 00
Boston and Albany Railroad bonds, 6s	5,000 00	5,425 00
Merchandise National Bank stock	7,500 00	6,750 00
Howard National Bank stock	5,000 00	4,987 50
Continental National Bank stock	20,000 00	17,000 00
Revere National Bank stock	5,700 00	5,714 25
Blackstone National Bank stock	2,700 00	2,436 75
National Webster Bank stock	2,400 00	2,250 00
National Commerce Bank stock	3,300 00	2,541 00
National North America Bank stock	2,900 00	2,610 00
	$116,500 00	$116,555 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Eastern Railroad bonds	$10,687 00	
Highland Horse Railroad bonds	5,520 00	$18,000 00
Cincinnati city bonds	5,275 00	
Note and mortgage	24,000 00	18,000 00
Middlesex Horse Railroad bonds	6,600 00	5,817 00
Atchison, Topeka, and Santa Fé R.R. bonds,	5,995 00	5,000 00
50 shares National Central Bank	4,225 00	3,000 00
34 " North National Bank	3,740 00	3,400 00
20 " Phil., Wil., and Baltimore R.R.	1,300 00	1,000 00
	$67,342 00	$54,217 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$88,131 89	
Loans on mortgage of real estate (first liens*),	8,000 00	
Interest due or accrued thereon	390 00	
Stocks, bonds, etc., as per schedule	116,555 75	
Loans on collateral security, as per schedule	54,217 00	
Cash in the office of the company	10,983 85	
deposited in various banks	18,861 36	
Interest due and accrued	2,088 46	
Premiums in course of collection (gross)	15,886 57	
Rents due and accrued	858 01	
Gross Assets		$315,972 89

Liabilities.

Losses adjusted, unpaid	$13,983 01	
claimed and reported	6,000 00	
disputed or resisted	4,050 00	
Total amount of losses	$24,033 01	
Less re-insurance	1,349 51	
Net amount of unpaid losses	$22,683 50	
Unearned premiums on outstanding risks	94,486 03	
Commissions and brokerage	2,605 13	
Gross Liabilities, except Capital		119,774 66
Surplus as regards Policy-holders		$196,198 23
Paid-up Capital		200,000 00
Impairment of Capital		$3,801 77

Income.

Cash received for fire premiums	$211,570 74	
Deduct re-insurance and return premiums	31,481 65	
Net cash received for fire premiums		$180,089 09
Interest received on mortgages		885 00
Interest and dividends received from all other sources		9,546 68
Income from rents (excess over improvements)		16 57
Gross Cash Income		$190,537 34

Expenditures.

Cash paid for fire losses	$106,772 72	
Deduct salvage and re-insurance	1,475 34	
Net cash paid for fire losses		$105,297 38
Cash dividends paid		16,000 00
Cash paid for commissions and brokerage		38,487 14
for salaries of officers and employés		10,000 00
for State and local taxes		2,721 04
for rent		6,556 80
for incidental expenses		10,330 51
Gross Cash Expenditures		$189,392 87

* Total value of property mortgaged $16,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$11,064,811 85	$149,219 05
written during 1878	14,647,545 10	211,570 74
Total	$25,712,356 95	$360,789 79
Deduct risks expired and terminated	11,800,120 54	163,687 76
In force at end of year	$13,912,236 41	$197,102 03
Deduct amount re-insured	274,428 60	4,104 52
Net amount in force	$13,637,807 81	$192,997 51

Miscellaneous.

Premiums received from organization of company	$627,398 53
Losses paid from organization of company	247,048 21
Cash dividends declared from organization of company	16,000 00
Dividends declared during the year (8 per cent.)	16,000 00
Fire losses incurred during the year	112,192 73
Company's stock owned by directors	103,700 00

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

Paid-up Capital, $300,000.

Francis Peabody, *President.* *Secretary*, J. W. Field.

Office, No. 54 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
444 shares	Old Boston National Bank	$22,200 00	$25,752 00
200 "	Columbian National Bank	20,000 00	27,000 00
45 "	National Eagle Bank	4,500 00	4,500 00
170 "	Globe National Bank	17,000 00	14,620 00
142 "	Hamilton National Bank	14,200 00	14,484 00
62 "	New England National Bank	6,200 00	8,246 00
100 "	Suffolk National Bank	10,000 00	10,600 00
152 "	State National Bank	15,200 00	16,416 00
280 "	National Union Bank	28,000 00	36,680 00
406 "	Boston and Albany Railroad	40,600 00	52,374 00
11 "	Boston and Lowell Railroad	5,500 00	3,245 00
8 "	Merrimack Manufacturing Co.	8,000 00	10,080 00
United States bonds, 1881, 5s		80,000 00	84,800 00
Boston and Albany Railroad bonds, 7s		35,000 00	41,475 00
57 shares	Relief Steamboat Co. $2,200 00		
		$306,400 00	$350,272 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
63 shares Union Wharf Company	$18,900 00	$3,629 58

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$64,000 00	
Stocks, bonds, etc., as per schedule	350,272 00	
Loans on collateral security, as per schedule	3,629 58	
Cash in the office of the company	125 97	
deposited in Old Boston National Bank	51,916 08	
Interest due and accrued	1,632 49	
Premiums in course of collection (gross)	3,503 85	
Notes taken for marine and inland risks	29,808 30	
Rents due and accrued	312 50	
Premiums more than 3 months due	$885 23	
Gross Assets		$505,200 77

Liabilities.

Losses adjusted, unpaid	$11,644 00	
claimed and reported	5,258 81	
Total amount of losses	$16,902 81	
Less re-insurance	5,000 00	
Net amount of unpaid losses	$11,902 81	
Unearned premiums on outstanding risks	69,007 01	
Due and accrued for salaries, etc.	740 07	
Commissions and brokerage	334 87	
Gross Liabilities, except Capital		$81,984 76
Surplus as regards Policy-holders		$423,216 01
Paid-up Capital		300,000 00
Surplus over Capital		$123,216 01

Income.

Cash received for fire premiums	$35,782 97	
Deduct re-insurance and return premiums	3,496 32	
Net cash received for fire premiums		$32,286 65
Cash received for marine and inland premiums,	$79,084 17	
Deduct re-insurance and return premiums	9,075 30	
Net cash received for marine and inl'd prems.		70,008 87
Unpaid premium notes received during the year	$26,034 42	
Interest and dividends received from all sources		17,999 16
Income from rents		1,575 00
Gross Cash Income		$121,869 68

Expenditures.

Cash paid for fire losses		$8,009 40
paid for marine and inland losses	$62,331 38	
Deduct salvage and re-insurance	12,492 68	
Net cash paid for marine and inland losses		49,838 70

Cash dividends paid	$30,090 00
Cash paid for commissions and brokerage	4,072 89
for salaries of officers and employés	14,144 38
for State and local taxes	3,371 26
for interest on settlements	643 90
for incidental expenses	5,473 28
Gross Cash Expenditures	$115,643 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,124,096 00	$77,072 41
written during 1878	6,659,595 00	35,259 98
Total	$14,783,691 00	$112,332 39
Deduct risks expired and terminated	7,180,660 00	46,161 32
In force at end of year	$7,603,031 00	$66,171 07
Deduct amount re-insured	189,000 00	2,109 76
Net amount in force	$7,414,031 00	$64,061 31
Marine risks outstanding Dec. 31, 1877	$4,272,778 00	$57,760 40
written during 1878	2,947,662 00	40,215 07
Total	$7,220,440 00	$97,975 47
Deduct risks expired and terminated	4,294,985 00	59,141 47
In force at end of year	$2,925,455 00	$38,834 00
Deduct amount re-insured	32,500 00	2,211 12
Net amount in force	$2,892,955 00	$36,622 88

Miscellaneous.

Premiums received from organization of company	$7,321,000 00
Losses paid from organization of company	5,482,000 00
Cash dividends declared from organization of company	2,475,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	6,780 00
Marine and inland losses incurred during the year	37,284 00
Company's stock owned by directors	10,900 00

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1852. Commenced business 1853.]

PAID-UP CAPITAL, $50,000.

FREDERICK W. CHOATE, *President.* *Secretary*, SAMUEL J. FOSTER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
126 shares	Beverly National Bank	$12,600 00	$15,372 00
75 "	Naumkeag National Bank, Salem	7,500 00	11,100 00
65 "	Merchants' National Bank, Salem	3,250 00	4,420 00
40 "	Mercantile National Bank, Salem	4,000 00	4,800 00
30 "	Revere National Bank, Boston	3,000 00	3,150 00
20 "	Traders' National Bank, Boston	2,000 00	2,100 00
20 "	Hide and Leather Nat'l B'k, Boston,	2,000 00	2,100 00
17 "	Grand National Bank, Marblehead,	1,700 00	2,125 00
5 "	First National Bank, Salem	500 00	600 00
5 "	Eagle National Bank, Boston	500 00	550 00
1 share	Great Falls and Conway Railroad	100 00	5 00
Personal loan		–	271 95
			$46,593 95

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens)	$1,400 00	
Interest due or accrued thereon	231 65	
Stocks, bonds, etc., as per schedule	46,593 95	
Cash in the office of the company	803 42	
Interest due and accrued	11 10	
Premiums in course of collection (gross)	51 00	
Notes taken for marine and inland risks	953 45	
Gross Assets		$50,044 57

LIABILITIES.

Amount of unpaid losses	$200 00	
Unearned premiums on outstanding risks	681 50	
Dividends to stockholders unpaid	4 00	
Due for borrowed money	508 37	
Gross Liabilities, except Capital		1,393 87
Surplus as regards Policy-holders		$48,650 70
Paid-up Capital		50,000 00
Impairment of Capital		$1,349 30

INCOME.

Cash received for marine and inland premiums,	$1,359 00	
Deduct re-insurance and return premiums	139 50	
Net cash received for marine and inl'd prems.		$1,219 50
Interest and dividends received from all sources		2,258 00
Bank tax refunded		558 30
Gross Cash Income		$4,035 80

Expenditures.

Cash dividends paid	$996 00
Cash paid for commissions and brokerage	33 86
for salaries of officers and employés	460 00
for State and local taxes	564 30
for interest on sundry settlements	7 15
for incidental expenses	231 25
Gross Cash Expenditures	$2,292 56

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$5,500 00	$663 00
written during 1878	8,150 00	836 50
Total	$13,650 00	$1,499 50
Deduct risks expired and terminated	7,550 00	818 00
In force at end of year	$6,100 00	$681 50

Miscellaneous.

Premiums received from organization of company	$287,663 47
Losses paid from organization of company	287,709 14
Cash dividends declared from organization of company	54,000 00
Dividends declared during the year (2 per cent)	1,000 00

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. Commenced business Jan. 20, 1874.]

Paid-up Capital, $500,000.

R. B. Fuller, *President.* *Secretary*, Thomas H. Lord.

Office, No. 17 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$100,000 00	$105,500 00
Boston city bonds	75,000 00	86,625 00
Cambridge city bonds	27,000 00	30,915 00
Bangor city bonds	10,000 00	10,800 00
Boston and Albany Railroad bonds	20,000 00	23,700 00
Atchison, Topeka, and S. F. Railroad bonds	5,000 00	5,350 00
Merchandise National Bank stock	15,000 00	12,375 00
	$252,000 00	$275,265 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$5,100 00	$5,000 00
Clinton Mills stock	4,000 00	2,000 00
Merchants' National Bank stock, St. Louis	2,000 00	2 000 00

New York and New England Railroad bonds	$105,000 00	$11,000 00
Cambridge city bonds	2,290 00	1,500 00
Atchison, Topeka, and S. F. Railroad bonds	38,500 00	23,209 29
Personal loan	–	1,817 50
		$46,526 79

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens)	$108,200 00	
Stocks, bonds, etc., as per schedule	275,265 00	
Loans on collateral security, as per schedule	46,526 79	
Cash deposited in bank and with London bankers	218,699 70	
Interest due and accrued	7,530 11	
Premiums in course of collection (gross)	114,175 88	
Notes taken for marine and inland risks	319,163 13	
Re-insurance due	2,500 00	
Gross Assets		$1,092,060 61

Liabilities.

Losses adjusted, unpaid, and reported	$109,238 67	
Unearned premiums on outstanding risks	338,321 06	
Gross Liabilities, except Capital		447,559 73
Surplus as regards Policy-holders		$644,500 88
Paid-up Capital		500,000 00
Surplus over Capital		$144,500 88

Income.

Cash received for marine and inland premiums,	$746,792 63	
Deduct re-insurance and return premiums	136,810 57	
Net cash received for marine and inl'd prems.		$609,982 06
Interest and dividends received from all sources		26,941 74
Gross Cash Income		$636,923 80

Expenditures.

Cash paid for marine and inland losses	$525,178 23	
Deduct salvage and re-insurance	4,327 28	
Net cash paid for marine and inland losses		$520,850 95
Cash dividends paid		50,000 00
Cash paid for commissions and brokerage		31,474 85
for salaries of officers and employés		31,954 83
for State and local taxes		11,176 17
for incidental expenses		30,383 93
Gross Cash Expenditures		$675,840 73

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$7,318,203 00	$408,369 49
written during 1878	38,113,650 00	718,148 52
Total	$45,431,853 00	$1,126,518 01

Deduct risks expired and terminated	$39,093,717 00	$755,158 64
In force at end of year	$6,338,136 00	$371,359 37
Deduct amount re-insured	361,588 00	7,074 63
Net amount in force	$5,976,548 00	$364,284 74

MISCELLANEOUS.

Premiums received from organization of company	$3,643,290 58
Losses paid from organization of company	1,860,743 86
Cash dividends declared from organization of company	155,000 00
Dividends declared during the year (10 per cent)	50,000 00
Marine and inland losses incurred during the year	488,782 80
Company's stock owned by directors	99,100 00

COMMONWEALTH INSURANCE COMPANY, BOSTON.

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $500,000.

JOHN HITCHCOCK, *President.* *Secretary*, SAMUEL APPLETON.

Office, No. 30 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$115,000 00	$119,675 00
Boston city bonds	5,000 00	5,112 50
Cleveland city bonds	5,000 00	5,050 00
Cape Cod Railroad bonds	30,000 00	31,200 00
Vermont and Massachusetts Railroad bonds	14,100 00	15,721 50
Fitchburg Railroad bonds	25,000 00	26,937 50
47 shares Vermont and Massachusetts R.R.	4,700 00	5,240 50
150 " Merchandise National Bank	15,000 00	13,500 00
66 " Mt. Vernon National Bank	6,600 00	5,577 00
45 " Hamilton National Bank	4,500 00	4,578 75
45 " Tremont National Bank	4,500 00	4,488 75
70 " State National Bank	7,000 00	7,560 00
11 " Freeman's National Bank	1,100 00	990 00
108 " Atlas National Bank	10,800 00	11,448 00
100 " Manufacturers' National Bank	10,000 00	8,625 00
54 " Traders' National Bank	5,400 00	4,590 00
80 " National Revere Bank	8,000 00	7,840 00
53 " Continental National Bank	5,300 00	4,505 00
42 " Howard National Bank	4,200 00	4,200 00
7 " National Bank of North America	700 00	630 00
30 " Market National Bank	3,000 00	2,700 00
10 " Atlantic National Bank	1,000 00	1,250 00
4 " North National Bank	400 00	437 00
7 " Shawmut National Bank	700 00	712 25
27 " Columbian National Bank	2,700 00	3,658 50

70	shares	Third National Bank	$7,000 00	$5,967 50
5	"	Massachusetts National Rank	1,250 00	1,287 50
41	"	National Bank of the Republic	4,100 00	5,104 50
38	"	Eliot National Bank	3,800 00	3,610 00
163	"	National Webster Bank	16,300 00	15,322 00
11	"	Everett National Bank	1,100 00	990 00
34	"	New England National Bank	3,400 00	4,386 00
25	"	Shoe and Leather National Bank	2,500 00	2,425 00
4	"	Globe National Bank	400 00	345 00
20	"	National City Bank	2,000 00	2,112 50
42	"	Hide and Leather National Bank	4,200 00	4,221 00
			$335,750 00	$341,998 25

Securities held as collateral for cash loans: —

			Market value.	Loaned thereon
		United States bonds	$1,063 75	$1,000 00
		Chicago city bonds	2,160 00	2,000 00
10	shares	Howard National Bank	1,000 00	1,000 00
4	"	Merchandise National Bank	360 00	200 00
18	"	Merchandise National Bank	1,620 00	1,600 00
100	"	National Tube Works	17,500 00	10,000 00
150	"	National Tube Works	26,250 00	30,000 00
150	"	Globe Nail Works	17,250 00	
100	"	Atlantic Cotton Company	10,900 00	16,200 00
7	"	Atlas National Bank	742 00	
28	"	Middlesex Railroad	2,660 00	
3	"	Appleton Company	2,070 00	
1	share	Otis Manufacturing Company	1,060 00	
15	shares	Great Falls Manufacturing Co.	1,170 00	
			$85,805 75	$62,000 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$210,150 00	
Interest due or accrued thereon	2,976 57	
Stocks, bonds, etc., as per schedule	341,998 25	
Loans on collateral security, as per schedule	62,000 00	
Cash in the office of the company	1,820 89	
deposited in Merchandise National Bank,	10,453 57	
Interest due and accrued	2,626 73	
Premiums in course of collection (net)	22,765 50	
Prems. more than 3 months due	$1,233 81	
Gross Assets		$654,791 51

Liabilities.

Losses adjusted, unpaid	$2,474 00
claimed and reported	7,164 06

* Value of lands mortgaged $95,500 00
Value of buildings thereon 265,500 00
Amount of insurance held as collateral 140,800 00

Losses disputed or resisted	$500 00	
Unearned premiums on outstanding risks	131,406 33	
Gross Liabilities, except Capital		$141,544 39
Surplus as regards Policy-holders		$513,247 12
Paid-up Capital		500,000 00
Surplus over Capital		$13,247 12

Income.

Cash received for fire premiums	$245,667 84	
Deduct re-insurance and return premiums	25,071 97	
Net cash received for fire premiums		$220,595 87
Interest and dividends received from all sources		28,857 72
Gross Cash Income		$249,453 59

Expenditures.

Cash paid for fire losses	$96,804 56	
Deduct salvage and re-insurance	2,640 16	
Net cash paid for fire losses		$94,164 40
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		39,218 79
for salaries of officers and employés		19,417 00
for State and local taxes		8,618 34
for rent		4,000 00
for incidental expenses		15,117 16
Gross Cash Expenditures		$205,535 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,202,126 00	$201,403 17
written during 1878	23,780,380 00	228,192 53
Total	$41,982,506 00	$429,595 70
Deduct risks expired and terminated	19,173,124 00	182,809 97
In force at end of year	$22,809,382 00	$246,785 73
Deduct amount re-insured	573,307 00	5,369 85
Net amount in force	$22,236,075 00	$241,415 88

Miscellaneous.

Premiums received from organization of company	$688,625 15
Losses paid from organization of company	230,569 58
Cash dividends declared from organization of company	55,000 00
Dividends declared during the year (5 per cent)	25,000 00
Fire losses incurred during the year	99,424 45
Company's stock owned by directors	79,700 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $300,000.

ARTHUR W. HOBART, *President.* *Secretary*, HENRY F. PERKINS.

Office, No. 29 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$35,000 00	$34,781 25
100 shares Republic National Bank	10,000 00	12,500 00
16 " Suffolk National Bank	1,600 00	1,700 00
10 " State National Bank	1,000 00	1,080 00
100 " Second National Bank, Boston	10,000 00	13,000 00
100 " Merchants' National Bank	10,000 00	12,300 00
100 " Eliot National Bank	10,000 00	9,500 00
44 " Union	4,400 00	5,522 00
Boston and Lowell Railroad bonds	10,000 00	10,500 00
Boston and Providence Railroad bonds	10,000 00	11,800 00
Boston and Albany Railroad bonds	10,000 00	11,850 00
Old Colony Railroad bonds	20,000 00	22,187 50
Boston and Maine Railroad bonds	10,000 00	11,700 00
Boston and Fitchburg Railroad bonds	8,000 00	9,440 00
Vermont and Massachusetts Railroad bonds	10,000 00	11,350 00
Eastern Railroad bonds	5,000 00	3,600 00
Revere town bonds	12,000 00	13,920 00
	$177,000 00	$196,730 75

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*)	$157,000 00	
Interest due or accrued thereon	5,397 44	
Stocks, bonds, etc., as per schedule	196,730 75	
Cash in the office of the company	2,650 35	
deposited in Second National Bank	9,190 34	
Interest due and accrued	2,840 82	
Premiums in course of collection (net)	884 92	
Gross Assets		$374,694 62

LIABILITIES.

Losses adjusted, unpaid	$640 00	
Unearned premiums on outstanding risks	63,290 98	
Reclaimable on perpetual fire policies	171 00	
Gross Liabilities, except Capital		64,101 98
Surplus as regards Policy-holders		$310,592 64
Paid-up Capital		300,000 00
Surplus over Capital		$10,592 64

* Value of lands mortgaged $138,600 00
Value of buildings thereon 144,000 00
Amount of insurance held as collateral . . . 130,000 00

Income.

Cash received for fire premiums	$14,843 85	
Deduct re-insurance and return premiums	1,792 40	
Net cash received for fire premiums		$43,051 45
Interest received on mortgages		7,805 00
Interest and dividends received from all other sources		12,146 89
Income from commissions		764 99
Gross Cash Income		$63,768 33

Expenditures.

Cash paid for fire losses	$8,291 78
Cash dividends paid	24,000 00
Cash paid for commissions and brokerage	3,513 30
for salaries of officers and employés	9,100 00
for State and local taxes	4,776 94
for incidental expenses	3,596 71
Gross Cash Expenditures	$53,278 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$12,357,750 00	$128,492 30
written during 1878	6,561,920 00	45,569 60
Total	$18,919,670 00	$174,061 90
Deduct risks expired and terminated	6,046,727 00	63,124 22
In force at end of year	$12,872,943 00	$110,937 68
Deduct amount re-insured	40,550 00	343 13
Net amount in force	$12,832,393 00	$110,594 55

Miscellaneous.

Premiums received from organization of company	$212,524 89
Losses paid from organization of company	33,857 99
Cash dividends declared from organization of company	99,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	8,931 78
Company's stock owned by directors	54,000 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE A. CURTIS, *President.* *Secretary*, GREENLEAF C. GEORGE.

Office, No. 63 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$104,856 25
Massachusetts state bonds, 5s	15,000 00	16,050 00
Salem city bonds, 5s	4,000 00	4,120 00
Cambridge city bonds, 5s	11,000 00	11,440 00
Boston city bonds	25,000 00	28,200 00
Lynn city bonds, 5s	4,000 00	4,060 00
Northampton town bonds	20,000 00	22,000 00
Worcester and Nashua Railroad bonds	15,000 00	16,050 00
Boston Gas-Light Company bonds	10,000 00	10,200 00
150 shares Fitchburg Railroad	15,000 00	16,875 00
50 " Old Colony Railroad	5,000 00	4,850 00
25 " Norwich and Worcester Railroad	2,500 00	3,050 00
50 " Vermont and Massachusetts R.R.	5,000 00	5,575 00
100 " Shawmut National Bank	10,000 00	10,175 00
37 " National Revere Bank	3,700 00	3,626 00
	$245,200 00	$261,127 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Equitable Trust Company	$2,500 00	$2,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$93,200 00	
Interest due or accrued thereon	2,285 87	
Stocks, bonds, etc., as per schedule	261,127 25	
Loans on collateral security, as per schedule	2,000 00	
Cash in the office of the company	3,880 46	
deposited in National City Bank	18,351 91	
Interest due and accrued	3,374 09	
Premiums in course of collection (gross)	7,592 10	
Gross Assets		$391,811 68

LIABILITIES.

Losses claimed and reported	$1,596 00
Unearned premiums on outstanding risks	50,061 38
Dividends to stockholders, unpaid	50 00
Due and accrued for rent	875 00

* Value of lands mortgaged $77,700 00
Value of buildings thereon 74,100 00
Amount of insurance held as collateral . . . 88,000 00

State and local taxes	$300 00	
Commissions and brokerage	1,210 00	
Gross Liabilities, except Capital		$54,092 38
Surplus as regards Policy-holders		$337,719 30
Paid-up Capital		200,000 00
Surplus over Capital		$137,719 30

Income.

Cash received for fire premiums	$80,717 88	
Deduct re-insurance and return premiums	9,686 05	
Net cash received for fire premiums		$71,031 83
Interest received on mortgages		6,307 87
Interest and dividends received from all other sources		13,689 07
Gross Cash Income		$91,028 77

Expenditures.

Cash paid for fire losses	$40,894 86	
Deduct salvage and re-insurance	761 91	
Net cash paid for fire losses		$40,132 95
Cash dividends paid		19,950 00
Cash paid for commissions and brokerage		11,206 94
for salaries of officers and employés		11,400 00
for State and local taxes		3,087 74
for rent and incidentals		5,747 74
Gross Cash Expenditures		$91,525 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,542,485 00	$116,639 07
written during 1878	8,080,257 00	80,024 94
Total	$16,622,742 00	$196,664 01
Deduct risks expired and terminated	8,531,134 00	96,753 81
In force at end of year	$8,091,608 00	$99,910 20
Deduct amount re-insured	168,223 00	1,774 83
Net amount in force	$7,923,385 00	$98,135 37

Miscellaneous.

Premiums received from organization of company	$594,230 65
Losses paid from organization of company	198,787 65
Cash dividends declared from organization of company	90,000 00
Dividends declared during the year (10 per cent.)	20,000 00
Fire losses incurred during the year	35,542 95
Company's stock owned by directors	25,000 00

EQUITABLE MARINE INSURANCE COMPANY,* PROVINCETOWN.

[Incorporated Feb. 10, 1845. Commenced business Feb. 20, 1845.]

PAID-UP CASH CAPITAL, $17,000.

EDWARD SMITH, *President.* *Secretary*, ENOS N. YOUNG.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
120 shares Freeman's National Bank, Boston .	$12,000 00	$10,800 00
60 shares First National Bank, Provincetown,	6,000 00	9,480 00
	$18,000 00	$20,280 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule . .	$20,280 00	
Cash in the office of the company . . .	820 80	
deposited in First Nat'l B'k, Provincet'n,	265 92	
Premiums in course of collection (gross) . .	7,527 69	
Notes taken for marine and inland risks . .	8,881 42	
Gross Assets		$37,775 83
LIABILITIES.		
Losses adjusted, unpaid	$455 00	
claimed and reported	5,175 00	
disputed or resisted	1,400 00	
Unearned premiums on outstanding risks .	8,881 42	
Dividends to stockholders, unpaid . . .	170 00	
Due and accrued for rent, salaries, etc. . .	685 00	
Due for borrowed money	2,250 00	
Gross Liabilities, except Capital . .		19,016 42
Surplus as regards Policy-holders		18,759 41
Paid-up Capital		17,000 00
Surplus over Capital		$1,759 41
INCOME.		
Cash received for marine premiums . .	$16,562 99	
Deduct re-insurance and return premiums .	1,388 02	
Net cash received for marine premiums . .		$15,174 97
Interest and dividends received from all sources . . .		1,467 58
Gross Cash Income		$16,642 55
EXPENDITURES.		
Cash paid for marine losses	$15,480 02	
Deduct salvage and re-insurance . . .	1,076 55	
Net cash paid for marine losses . . .		$14,403 47
Cash paid for commissions and brokerage		796 45
for salaries of officers and employés . . .		1,429 78
for State and local taxes		287 96
Gross Cash Expenditures		$16,917 66

* Closing up. See text.

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1877 .	$114,975 00	$9,227 25
written during 1878 . .	268,606 00	14,748 73
Total	$383,581 00	$23,975 98
Deduct risks expired and terminated .	271,493 00	15,094 56
In force at end of year	$112,088 00	$8,881 42
Deduct amount re-insured . . .	5,700 00	350 50
Net amount in force	$106,388 00	$8,530 92

MISCELLANEOUS.

Marine losses incurred during the year	$6,030 09

FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated February, 1871. Commenced business March, 1872.]

PAID-UP CAPITAL, $300,000.

K. S. CHAFFEE, *President.* *Secretary*, H. D. BRADBURY.

Office, No. 60 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
116	shares Commerce National Bank, Boston .	$11,600 00	$8,932 00
100	" Globe National Bank, Boston . .	10,000 00	8,625 00
100	" Howard National Bank, Boston .	10,000 00	10,000 00
95	" Hamilton National Bank, Boston .	9,500 00	9,690 00
95	" Rockland National Bank, Boston .	9,500 00	11,400 00
146	" Merchants' National Bank, Boston,	14,600 00	17,885 00
9	" Hide and Leather Nat'l B'k, Boston,	900 00	904 50
60	" Redemption Nat'l Bank, Boston .	6,000 00	7,170 00
60	" First National Bank, Newburyport,	6,000 00	6 750 00
60	" First National Bank, Boston .	6,000 00	10,200 00
58	" Traders' National Bank, Boston .	5,800 00	4,930 00
50	" Second National Bank, Boston .	5,000 00	6,500 00
50	" Atlantic National Bank, Boston .	5,000 00	6,250 00
25	" Wachusett Nat'l Bank, Fitchburg .	2,500 00	3,000 00
27	" Faneuil Hall Nat'l Bank, Boston .	2,700 00	3,294 00
25	" Eliot National Bank, Boston . .	2,500 00	2,375 00
30	" Exchange National Bank, Boston, .	3,000 00	3,810 00
23	" People's National Bank, Boston .	2,300 00	3,220 00
15	" Market National Bank, Boston .	1,500 00	1,350 00
14	" Central National Bank, Lynn .	1,400 00	1,708 00
10	" Massachusetts Nat'l Bank, Boston,	2,500 00	2,575 00
10	" Northboro' Nat'l Bank, Northboro',	1,000 00	1,150 00
8	" Tremont National Bank, Boston .	800 00	800 00
6	" North National Bank, Boston .	600 00	655 50
3	" Bunker Hill National Bank, Boston,	300 00	453 75

20 shares Freeman's National Bank, Boston	$2,000 00	$1,800 00
31 " New England Nat'l Bank, Boston	3,100 00	3,999 00
10 " Commonwealth Nat'l Bank, Boston	1,000 00	900 00
5 " Boston and Albany Railroad	500 00	650 00
Middlesex Railroad bonds	8,500 00	9,435 00
Somerville town bonds	25,000 00	27,500 00
United States bonds	54,000 00	57,257 50
Toledo (O.) city bonds	5,329 51	5,629 51
Minneapolis city bonds	16,000 00	17,560 00
St. Paul city bonds, 7s	6,000 00	6,180 00
	$242,429 51	$264,538 76

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
27 shares Brewers and Maltsters' Ins. Co.	$1,080 00	$1,000 00
100 " Union Horse Railroad	12,500 00	10,000 00
	$13,580 00	$11,000 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$71,160 00	
Loans on mortgage of real estate (first liens*),	98,500 00	
Interest due or accrued thereon	3,386 14	
Stocks, bonds, etc., as per schedule	264,538 76	
Loans on collateral security, as per schedule	11,000 00	
Cash in the office of the company	6,207 66	
deposited in various banks	21,595 42	
Interest due and accrued	2,289 65	
Premiums in course of collection (gross)	38,076 79	
Notes taken for marine and inland risks	2,988 22	
Rents due and accrued	200 00	
Gross Assets		$519,942 64
Deduct special deposits in other States		17,000 00
Balance		$502,942 64

Liabilities.

Losses adjusted, unpaid	$9,780 76	
claimed and reported	9,132 50	
disputed or resisted	6,133 33	
Unearned premiums on outstanding risks	158,785 75	
Dividends to stockholders, unpaid	745 00	
Due and accrued for rent, salaries, etc.	1,500 00	
Commissions and brokerage	2,773 45	
Gross Liabilities, except Capital	$188,850 79	
Deduct liabilities on special deposits	5,500 00	
		183,350 79
Surplus as regards Policy-holders		$319,591 85
Paid-up Capital		300,000 00
Surplus over Capital		$19,591 85

* Value of lands mortgaged $105,500 00
Value of buildings thereon 90,000 00
Amount of insurance held as collateral . . . 69,700 00

INCOME.

Cash received for fire premiums	$295,026 98	
Deduct re-insurance and return premiums	44,441 48	
Net cash received for fire premiums		$250,585 50
Interest and dividends received from all sources		20,377 03
Income from rents		1,461 50
from profit and loss account		356 03
Gross Cash Income		$272,780 06

EXPENDITURES.

Cash paid for fire losses	$136,441 86
for commissions and brokerage	54,357 94
for salaries of officers and employés	8,897 63
for State and local taxes	5,770 49
for incidental expenses	34,627 42
Gross Cash Expenditures	$240,095 34

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$17,385,436 00	$252,906 69
written during 1878	22,623,086 00	295,026 98
Total	$40,008,522 00	$547,933 67
Deduct risks expired and terminated	17,292,742 00	232,666 48
In force at end of year	$22,715,780 00	$315,267 19
Deduct amount re-insured	274,969 00	4,569 66
Net amount in force	$22,440,811 00	$310,697 53

MISCELLANEOUS.

Premiums received from organization of company	$1,319,360 48
Losses paid from organization of company	711,747 06
Cash dividends declared from organization of company	50,250 00
Fire losses incurred during the year	143,768 44
Company's stock owned by directors	122,725 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 30, 1872.]

PAID-UP CAPITAL, $300,000.

THOMAS W. TUCKER, *President.* *Secretary*, HENRY C. SHORT.

Office, No. 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds	$40,000 00	$43,400 00
Charlestown city bonds	63,000 00	71,437 50
Lowell city bonds	15,000 00	16,650 00
Chelsea city bonds	4,000 00	4,380 00

Somerville city bonds	$20,000 00	$21,400 00
Fall River city bonds	30,000 00	33,150 00
Cambridge ctiy bonds	12,000 00	12,920 00
Lawrence city bonds	18,000 00	19,890 00
Eastern Railroad bonds	22,500 00	15,975 00
Worcester and Nashua Railroad bonds	10,000 00	10,500 00
Cape Cod Railroad bonds	10,000 00	10,550 00
Boston Gas Light Company bonds	10,000 00	10,200 00
South Boston Gas Light Company notes	10,000 00	10,000 00
United States bonds	150,000 00	155,281 25
Corporation notes	38,000 00	37,685 34
	$452,500 00	$473,419 09

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
320 shares Indian Orchard Mills	$28,800 00	$25,000 00
3 " Amoskeag Manufacturing Company,	4,530 00	5,000 00
25 " South Boston Gas Light Company	2,600 00	
United States bonds	5,200 00	5,000 00
41 shares Old Colony Railroad	3,977 00	4,000 00
3 " Laconia Company	1,215 00	
70 " Phila., Wil., and Balt. Railroad	4,480 00	8,000 00
40 " Boston and Maine Railroad	4,320 00	
70 " Boston and Albany Railroad	9,030 00	7,000 00
	$64,152 00	$54,000 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$174,600 00	
Interest due or accrued thereon	2,733 84	
Stocks, bonds, etc., as per schedule	473,419 09	
Loans on collateral security, as per schedule	54,000 00	
Cash in the office of the company	272 57	
deposited in National City Bank	379 58	
Interest due and accrued	6,921 40	
Premiums in course of collection (gross)	9,101 10	
Gross Assets		$721,427 58

Liabilities.

Losses adjusted, unpaid	$620 49
claimed and reported	1,968 75
disputed or resisted	2,600 00
Unearned premiums on outstanding risks	99,065 41
Dividends to stockholders, unpaid	40 00

* Value of lands mortgaged $140,500 00
Value of buildings thereon 144,500 00
Amount of insurance held as collateral . . . 154,600 00

Due and accrued for rent, stationery, etc.	$1,189 30	
Commissions and brokerage	701 04	
Gross Liabilities, except Capital		$106,184 99
Surplus as regards Policy-holders		$615,242 59
Paid-up Capital		300,000 00
Surplus over Capital		$315,242 59

Income.

Cash received for fire premiums	$116,311 09	
Deduct re-insurance and return premiums	8,056 21	
Net cash received for fire premiums		$108,254 88
Interest received on mortgages		11,143 33
Interest and dividends received from all other sources		26,356 91
Gross Cash Income		$145,755 12

Expenditures.

Cash paid for fire losses	$48,546 07	
Deduct salvage and re-insurance	735 18	
Net cash paid for fire losses		$47,810 89
Cash dividends paid		30,065 00
Cash paid for commissions and brokerage		10,540 25
salaries of officers and employés		11,775 00
State and local taxes		5,599 70
rent and incidental expenses		7,202 40
Gross Cash Expenditures		$112,993 24

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$19,042,827 00	$264,337 09
written during 1878	12,408,343 00	114,707 41
Total	$31,451,170 00	$379,044 50
Deduct risks expired and terminated	15,323,896 00	178,278 25
In force at end of year	$16,127,274 00	$200,766 25
Deduct amount re-insured	86,317 00	1,068 01
Net amount in force	$16,040,957 00	$199,698 24

Miscellaneous.

Premiums received from organization of company	$933,188 80
Losses paid from organization of company	352,989 94
Cash dividends declared from organization of company	135,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire loss incurred during the year	44,286 47
Company's stock owned by directors	20,800 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business Jan. 1, 1869.]

PAID-UP CAPITAL, $200,000.

CHARLES B. PRATT, *President.* *Secretary*, R. JAMES TATMAN.

Office, No. 410 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester city bonds	$3,500 00	$3,937 50
Springfield city bonds	6,000 00	7,140 00
New London city bonds	10,000 00	11,700 00
Nashua and Rochester Railroad bonds	11,000 00	9,570 00
Boston and Albany Railroad stock	2,000 00	2,600 00
Worcester and Nashua Railroad bonds	500 00	470 00
Boston, Barre, and Gardner Railroad bonds	20,500 00	21,525 00
Fitchburg and Worcester Railroad bonds	5,000 00	5,100 00
Providence and Worcester Railroad stock	5,000 00	5,050 00
First National Bank (Worcester) stock	10,200 00	13,770 00
	$73,700 00	$80,862 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
240 shares First National Bank	$32,400 00	$30,000 00
25 shares Taylor and Farley Organ Company,	2,500 00	1,875 00
Nashua and Rochester Railroad bond	870 00	600 00
5 shares First National Bank, Clinton	500 00	400 00
	$36,270 00	$32,875 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$150,025 00	
Interest due or accrued thereon	3,081 02	
Stocks, bonds, etc., as per schedule	80,862 50	
Loans on collateral security, as per schedule	32,875 00	
Cash in the office of the company	7,294 08	
deposited in First National Bank	15,095 54	
Interest due and accrued	1,150 30	
Premiums in course of collection (gross)	16,141 86	
Gross Assets		$306,525 30
LIABILITIES.		
Losses adjusted, unpaid	$5,663 62	
claimed and reported	12,880 67	
disputed or resisted	2,750 00	
Unearned premiums on outstanding risks	68,046 09	
Commissions and brokerage	2,421 77	
Gross Liabilities, except Capital		91,762 15
Surplus as regards Policy-holders		$214,763 15
Paid-up Capital		200,000 00
Surplus over Capital		$14,763 15

* Total value of property mortgaged $349,968 00
Amount of insurance held as collateral . . . 100,880 00

Income.

Cash received for fire premiums	$140,216 04	
Deduct re-insurance and return premiums	14,825 72	
Net cash received for fire premiums		$125,390 32
Interest received on mortgages		10,982 82
Interest and dividends received from all other sources		6,196 08
Gross Cash Income		$142,569 22

Expenditures.

Cash paid for fire losses	$90,798 29	
Deduct salvage and re-insurance	4 25	
Net cash paid for fire losses		$90,794 04
Cash dividends paid		18,000 00
Cash paid for commissions and brokerage		21,140 05
salaries of officers and employés		5,799 99
State and local taxes		4,030 38
incidental expenses		7,405 40
Gross Cash Expenditures		$147,169 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,672,697 00	$130,403 75
written during 1878	10,304,467 00	140,216 04
Total	$18,977,164 00	$270,619 79
Deduct risks expired and terminated	9,535,737 00	131,360 42
In force at end of year	9,441,427 00	$139,259 37
Deduct amount re-insured	49,262 00	685 89
Net amount in force	$9,392,165 00	$138,573 48

Miscellaneous.

Premiums received from organization of company	$1,229,309 03
Losses paid from organization of company	757,614 98
Cash dividends declared from organization of company	74,000 00
Dividends declared during the year (9 per cent.)	18,000 00
Fire losses incurred during the year	102,577 07
Company's stock owned by directors	60,200 00

FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated Jan. 4, 1873. Commenced business Feb. 15, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM M. BYRNES, *President.* *Secretary*, EDMUND B. WHITNEY.

Office, No. 46 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s, gold, 1881	$15,000 00	$16,406 25
Boston city bonds, gold	25,000 00	28,250 00
Worcester city bonds, 6s	5,000 00	5,600 00
Medford town notes	25,000 00	25,950 00
Boston and Lowell Railroad notes	20,000 00	20,000 00
Eastern Railroad bonds, gold	7,000 00	4,970 00
100 shares Jamaica Plain Gas Light Company,	10,000 00	10,800 00
South Boston Gas Light Company, notes	10,000 00	10,000 00
75 shares Merchandise National Bank, Boston,	7,500 00	6,750 00
	$124,500 00	$128,726 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Boston Wharf Company	$6,000 00	$4,000 00
11 " Boylston National Bank	1,111 00	2,002 00
9 " Russell Mills	900 00	
130 " Alliance Insurance Company	13,000 00	12,350 00
	$21,011 00	$18,352 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$52,000 00	
Loans on mortgage of real estate (first liens*),	30,300 00	
Interest due or accrued thereon	421 00	
Stocks, bonds, etc., as per schedule	128,726 25	
Loans on collateral security, as per schedule	18,352 00	
Cash in the office of the company	1,089 03	
deposited in National Union Bank	15,158 96	
Interest due and accrued	1,865 38	
Premiums in course of collection (gross)	9,452 03	
Rents due and accrued	219 93	
Gross Assets		$257,584 58

LIABILITIES.

Losses claimed and reported	$3,349 15	
Unearned premiums on outstanding risks	43,146 17	
Commissions and brokerage	1,070 95	
Gross Liabilities, except Capital		47,566 27
Surplus as regards Policy-holders		$210,018 31
Paid-up Capital		200,000 00
Surplus over Capital		$10,018 31

* Value of lands mortgaged $18,200 00
Value of buildings thereon 27,700 00
Amount of insurance held as collateral 22,000 00

Income.

Cash received for fire premiums	$70,333 90	
Deduct re-insurance and return premiums	6,745 98	
Net cash received for fire premiums		$63,587 92
Interest received on mortgages		5,004 69
Interest and dividends received from all other sources		6,390 13
Gross Cash Income		$74,982 74

Expenditures.

Cash paid for fire losses	$46,894 70	
Deduct salvage and re-insurance	88 14	
Net cash paid for fire losses		$46,806 56
Cash dividends paid		6,000 00
Cash paid for commissions and brokerage		10,301 03
salaries of officers and employés		10,871 00
State and local taxes		2,110 11
rents and incidentals		4,485 08
Gross Cash Expenditures		$80,573 78

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,783,507 00	$108,132 83
written during 1878	6,844,098 00	70,354 87
Total	$15,627,605 00	$178,487 70
Deduct risks expired and terminated	8,280,644 00	90,772 59
In force at end of year	$7,346,961 00	$87,715 11

Miscellaneous.

Premiums received from organization of company	$604,559 85
Losses paid from organization of company	291,461 95
Cash dividends declared from organization of company	66,000 00
Dividends declared during the year (3 per cent.)	6,000 00
Fire losses incurred during the year	41,305 55
Company's stock owned by directors	27,300 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

Paid-up Capital, $100,000.

Robert R. Fears, *President.* *Secretary*, John Cunningham.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$15,000 00	$16,062 50
44 shares	Gloucester National Bank	4,400 00	5,940 00
100 "	Cape Ann National Bank	10,000 00	15,500 00
20 "	North National Bank, Boston	2,000 00	2,180 00
50 "	Exchange National Bank, Boston	5,000 00	6,350 00

75 shares	Revere National Bank, Boston	$7,500 00	$7,350 00
20 "	First National Bank, Boston	2,000 00	3,380 00
10 "	Commonwealth Nat'l Bank, Boston	1,000 00	900 00
10 "	Mutual Redemption Bank, Boston	1,000 00	1,190 00
36 "	Eliot National Bank, Boston	3,600 00	3,420 00
30 "	Second National Bank, Boston	3,000 00	3,900 00
7 "	Boston National Bank, Boston	700 00	637 00
20 "	Washington National Bank, Boston	2,000 00	2,420 00
6 "	Howard National Bank, Boston	600 00	594 00
50 "	Eastern Railroad	5,000 00	600 00
10 "	Great Falls and Conway Railroad	1,000 00	60 00
20 "	Fitchburg Railroad	2,300 00	2,622 00
35 "	Old Colony Railroad	3,500 00	3,395 00
20 "	Boston and Albany Railroad	2,000 00	2,560 00
50 "	Gloucester Gas Light Company	2,500 00	3,100 00
Eastern Railroad bonds		6,500 00	4,615 00
Chicago, Burlington, and Quincy R.R. bonds,		2,000 00	2,280 00
Boston city bonds		4,000 00	4,520 00
Cambridge city bonds		5,000 00	5,350 00
		$91,600 00	$98,925 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$48,500 00	
Interest due or accrued thereon	1,940 63	
Stocks, bonds, etc., as per schedule	98,925 50	
Cash in the office of the company	63 06	
deposited in City National Bank	3,087 30	
Premiums in course of collection (net)	6,839 87	
Notes taken for marine and inland risks	11,229 00	
Gross Assets		$170,585 36
LIABILITIES.		
Losses adjusted, unpaid	$4,912 10	
claimed and reported	11,900 50	
disputed or resisted	2,500 00	
Total amount of losses	$19,312 60	
Less re-insurance	2,500 00	
Net amount of unpaid losses	$16,812 60	
Unearned premiums on outstanding risks	38,996 98	
Dividends to stockholders unpaid	21 00	
Due and accrued for rent, salaries, etc.	475 71	
Due for borrowed money	5,000 00	
Gross Liabilities, except Capital		61,306 29
Surplus as regards Policy-holders		$109,279 07
Paid-up Capital		100,000 00
Surplus over Capital		$9,279 07

* Value of lands mortgaged $44,200 00
Value of buildings thereon 66,200 00
Amount of insurance held as collateral 49,100 00

Income.

Cash received for fire premiums	$43,489 24	
Deduct re-insurance and return premiums	4,770 10	
Net cash received for fire premiums		$38,719 14
Cash received for marine and inland premiums,	$17,952 72	
Deduct re-insurance and return premiums	1,089 15	
Net cash received for marine and inl'd prems.		16,863 57
Unpaid premium notes received during the year	$8,545 50	
Interest received on mortgages		3,868 23
Interest and dividends received from all other sources		3,556 93
Return tax		721 91
Gross Cash Income		$63,729 78

Expenditures.

Cash paid for fire losses	$51,073 12	
Deduct salvage and re-insurance	386 38	
Net cash paid for fire losses		$50,686 74
Cash paid for marine and inland losses	$19,151 31	
Deduct salvage and re-insurance	295 81	
Net cash paid for marine and inland losses		18,855 50
Cash dividends paid		3,257 00
Interest paid		402 46
Cash paid for commissions and brokerage		7,327 05
for salaries and incidentals		5,088 80
for State and local taxes		1,731 65
Gross Cash Expenditures		$87,349 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$4,331,065 35	$71,154 58
written during 1878	2,834,044 14	41,521 02
Total	$7,165,109 49	$112,675 60
Deduct risks expired and terminated	3,566,724 56	57,610 48
In force at end of year	$3,598,384 93	$55,065 12
Deduct amount re-insured	7,500 00	69 79
Net amount in force	$3,590,884 93	$54,995 33
Marine risks outstanding Dec. 31, 1877	$257,184 60	$13,609 11
written during 1878	723,598 00	21,170 53
Total	$980,782 60	$34,779 64
Deduct risks expired and terminated	793,344 60	23,011 33
In force at end of year	$187,438 00	$11,768 31
Deduct amount re-insured	2,000 00	72 00
Net amount in force	$185,438 00	$11,696 31

MISCELLANEOUS.

Premiums received from organization of company	$468,597 39
Losses paid from organization of company	345,216 15
Cash dividends declared from organization of company	33,000 00
Dividends declared during the year (3 per cent)	3,000 00
Fire losses incurred during the year	47,331 91
Marine and inland losses incurred during the year	21,458 71
Company's stock owned by directors	33,400 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $500,000.

SAMUEL GOULD, *President.* *Secretary*, JAMES J. GOODRICH.

Office, No. 59 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
300 shares Atlas National Bank	$30,000 00	$31,800 00
40 " Atlantic National Bank	4,000 00	5,000 00
75 " State National Bank	7,500 00	8,100 00
255 " National City Bank	25,500 00	26,934 00
150 " Shawmut National Bank	15,000 00	15,212 00
250 " Second National Bank	25,000 00	32,500 00
200 " Shoe and Leather National Bank	20,000 00	19,400 00
150 " Hamilton National Bank	15,000 00	15,262 00
215 " National Eagle Bank	21,500 00	21,500 00
Cheshire Railroad bonds	52,000 00	52,000 00
Boston and Lowell Railroad bonds	100,000 00	113,625 00
Middlesex Railroad bonds	25,000 00	27,875 00
Somerville Railroad stock	2,000 00	2,000 00
Boston City Loan	1,000 00	1,025 00
	$343,500 00	$372,233 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Panama Railroad Company	$12,375 00	$10,000 00
170 " Middlesex Railroad Company	14,750 00	15,000 00
190 " Franklin Company	8,550 00	
42 " Boston Gas Light Company	27,300 00	7,500 00
50 " Boston Machine Company	25,000 00	25,000 00
250 " Forbes Lithographic Company	25,000 00	
25 " Androscoggin Mills	1,800 00	10,000 00
8 " Lowell Machine Shop	5,800 00	
5 " Lowell Manufacturing Company	2,500 00	
2 " Pepperell Manufacturing Company,	1,450 00	5,500 00
50 " Franklin Company	2,250 00	
27 " Androscoggin Mills	1,944 00	

8 shares Union Market National Bank	$800 00	$600 00
8 " Franklin Company	360 00	375 00
10 " Franklin Company	450 00	525 00
30 " Hoffman Insurance Company	1,500 00	1,125 00
240 " Chicago, Burlington, and Q. R.R.	26,580 00	25,000 00
Rutland Railroad 1st mortgage bonds	6,700 00	
53 shares Middlesex Railroad	5,035 00	1,500 00
10 " Union Market National Bank	1,000 00	900 00
13 " Pepperell Manufacturing Company,	9,425 00	
Middlesex Railroad bonds	2,220 00	
165 shares Pennsylvania Salt Company	11,550 00	
5 " Boston and Lowell Railroad	1,500 00	31,000 00
21 " Boston and Lowell Railroad	6,300 00	
5 " York Manufacturing Company	5,350 00	
401 " Cheshire Railroad	10,025 00	
265 " Pennsylvania Salt Company	18,550 00	10,000 00
15 " American Linen Company	18,000 00	15,000 00
New York and New England Railroad bonds	4,000 00	4,000 00
288 shares Metropolitan Insurance Company	2,880 00	2,290 72
	$260,944 00	$165,315 72

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$84,000 00	
Loans on mortgage of real estate (first liens*),	78,400 00	
Interest due or accrued thereon	3,529 26	
Stocks, bonds, etc., as per schedule	372,233 00	
Loans on collateral security, as per schedule	165,315 72	
Cash in the office of the company	2,745 90	
deposited in bank and with English bankers	338,686 76	
Interest due and accrued	10,888 52	
Premiums in course of collection (gross)	38,330 78	
Notes taken for marine and inland risks	47,808 75	
Rents due and accrued	1,250 00	
Gross Assets		$1,143,188 69

Liabilities.

Losses adjusted, unpaid	$49,250 00	
Unearned premiums on outstanding risks	340,717 83	
Dividends to stockholders, unpaid	150 00	
Commissions and brokerage	4,437 90	
Gross Liabilities, except Capital		394,555 73
Surplus as regards Policy-holders		$748,632 96
Paid-up Capital		500,000 00
Surplus over Capital		$248,632 96

* Total value of property mortgaged $126,000 00
Amount of insurance held as collateral . . . 50,000 00

Income.

Cash received for fire premiums	$272,221 80	
Deduct re-insurance and return premiums	37,605 26	
Net cash received for fire premiums		$234,616 54
Cash received for marine and inland premiums,	$120,601 12	
Deduct re-insurance and return premiums	15,124 89	
Net cash rec'd for marine and inland prems.		105,476 23
Unpaid premium notes received during the year	$47,808 75	
Interest received on mortgages		3,918 85
Interest and dividends received from all other sources		41,032 88
Income from rents		7,545 19
Gross Cash Income		$392,589 69

Expenditures.

Cash paid for fire losses	$123,549 48	
Deduct salvage and re-insurance	886 69	
Net cash paid for fire losses		$122,662 79
Cash paid for marine and inland losses	$135,376 14	
Deduct salvage and re-insurance	18,139 69	
Net cash paid for marine and inland losses		117,236 45
Cash dividends paid		49,850 00
Cash paid for commissions and brokerage		30,744 95
for salaries and incidentals		29,850 00
for State and local taxes		10,347 62
Gross Cash Expenditures		$360,691 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$35,413,635 00	$345,435 53
written during 1878	34,848,433 00	316,751 69
Total	$70,262,068 00	$662,187 22
Deduct risks expired and terminated	29,937,105 00	296,932 16
In force at end of year	$40,324,963 00	$365,255 06
Deduct amount re-insured	256,491 00	2,413 05
Net amount in force	$40,068,472 00	$362,842 01
Marine risks outstanding Dec. 31, 1877	$5,428,320 00	$179,621 75
written during 1878	9,938,322 00	100,889 92
Total	$15,366,642 00	$280,511 67
Deduct risks expired and terminated	13,547,444 00	133,112 06
In force at end of year	$1,819,198 00	$147,399 61
Deduct amount re-insured	84,500 00	1,872 00
Net amount in force	$1,734,698 00	$145,527 61

MISCELLANEOUS.

Premiums received from organization of company	$3,028,602 32
Losses paid from organization of company	1,689,187 57
Cash dividends declared from organization of company	225,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	130,149 48
Marine and inland losses incurred during the year	121,026 14
Company's stock owned by directors	36,100 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, $400,000.

GEORGE R. ROGERS, *President.* *Secretary*, B. F. FIELD, Jr.

Office, No. 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Atlantic National Bank	$10,000 00	$12,500 00
200 " City National Bank	20,000 00	21,000 00
200 " Columbian National Bank	20,000 00	27,000 00
214 " Eagle National Bank	21,400 00	21,400 00
300 " Globe National Bank	30,000 00	25,500 00
120 " Hamilton National Bank	12,000 00	12,120 00
160 " New England National Bank	16,000 00	20,480 00
200 " North National Bank	20,000 00	21,800 00
37 " Railroad National Bank	3,700 00	4,016 00
178 " State National Bank	17,800 00	19,224 00
535 " Suffolk National Bank	53,500 00	56,710 00
200 " Tremont National Bank	20,000 00	19,800 00
200 " Union National Bank	20,000 00	25,000 00
200 " Boston and Providence Railroad	20,000 00	20,200 00
100 " Lyman Mills	10,000 00	7,000 00
New Bedford Railroad bonds	30,000 00	31,500 00
Boston and Albany Railroad bonds	30,000 00	35,400 00
Boston and Maine Railroad bonds	10,000 00	11,600 00
Boston and Lowell Railroad bonds	25,000 00	26,900 00
Fitchburg Railroad bonds	25,000 00	28,000 00
Charlestown water loan bonds	10,000 00	11,300 00
Boston city bonds, 6s	65,000 00	74,750 00
United States bonds, 5s, registered, 1881	25,000 00	26,375 00
	$514,400 00	$559,575 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
32 shares Boston and Albany Railroad	$4,128 00	$3,500 00
10 " State National Bank	1,080 00	3,100 00
3 " Pepperell Manufacturing Company	2,175 00	
2 " Laconia Company	810 00	
United States bonds	2,140 00	2,000 00
	$10,333 00	$8,600 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$44,500 00	
Interest due or accrued thereon	744 50	
Stocks, bonds, etc., as per schedule	559,575 00	
Loans on collateral security, as per schedule	8,600 00	
Cash in the office of the company	1,575 97	
deposited in various banks	19,894 73	
Interest due and accrued	5,976 39	
Premiums in course of collection (gross)	2,747 28	
Notes taken for marine and inland risks	56,397 66	
Gross Assets		$700,011 53

Liabilities.

Losses adjusted, unpaid	$7,500 00	
claimed and reported	8,300 00	
Unearned premiums on outstanding risks	92,091 73	
Dividends to stockholders unpaid	745 00	
Due and accrued for rent, salaries, etc.	1,522 00	
Commissions and brokerage	172 98	
Gross Liabilities, except Capital		110,331 71
Surplus as regards Policy-holders		$589,679 82
Paid-up Capital		400,000 00
Surplus over Capital		$189,679 82

Income.

Cash received for fire premiums	$51,173 64	
Deduct re-insurance and return premiums	4,447 52	
Net cash received for fire premiums		$46,726 12
Cash received for marine and inland premiums,	$82,359 47	
Deduct re-insurance and return premiums	12,994 89	
Net cash rec'd for marine and inland prems.		69,364 58
Unpaid premium notes received during the year	$56,397 66	
Interest received on mortgages		2,100 00
Interest and dividends received from all other sources		28,545 40
Gross Cash Income		$146,736 10

Expenditures.

Cash paid for fire losses		$11,573 16
for marine and inland losses	$77,229 47	
Deduct salvage and re-insurance	12,288 95	
Net cash paid for marine and inland losses		64,940 52
Cash dividends paid		39,880 00

* Value of lands mortgaged $26,300 00
Value of buildings thereon 35,400 00
Amount of insurance held as collateral . . . 44,000 00

Cash paid for commissions and brokerage	$5,596 13
for salaries of officers and employés	12,200 00
for State and local taxes	3,917 18
for rent and incidentals	9,525 23
Gross Cash Expenditures	$147,632 22

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,746,393 00	$76,087 34
written during 1878	10,524,760 00	51,652 39
Total	$19,271,153 00	$127,739 73
Deduct risks expired and terminated	9,406,548 00	55,850 91
In force at end of year	$9,864,605 00	$71,888 82
Deduct amount re-insured	127,400 00	716 27
Net amount in force	$9,737,205 00	$71,172 55
Marine risks outstanding Dec. 31, 1877	$5,654,892 00	$75,687 67
written during 1878	4,576,599 00	55,481 33
Total	$10,231,491 00	$131,169 00
Deduct risks expired and terminated	6,353,234 00	77,165 53
In force at end of year	$3,878,257 00	$54,003 47
Deduct amount re-insured	142,500 00	6,332 00
Net amount in force	$3,735,757 00	$47,671 47

MISCELLANEOUS.

Premiums received from organization of company	$4,779,172 05
Losses paid from organization of company	3,756,975 86
Cash dividends declared from organization of company	1,654,500 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	11,659 32
Marine and inland losses incurred during the year	59,741 23
Company's stock owned by directors	35,100 00

MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

(STOCK DEPARTMENT.)

[Incorporated May 4, 1875. Commenced business May 5, 1875.*]

PAID-UP CAPITAL, $200,000.

ALFRED BICKNELL, *President.* *Secretary*, JOHN H. ROBINSON.

Office, No. 45 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds	$10,000 00	$10,800 00
Andover and Lowell Railroad bonds	10,000 00	10,200 00

* Stock department commenced business June 1, 1878.

Eastern Railroad bonds	$10,500 00	$7,560 00
Burlington and Missouri River R.R. bonds	7,200 00	7,488 00
Boston and Albany Railroad stock	10,000 00	12,900 00
Boston and Maine Railroad stock	10,000 00	10,900 00
Chicago, Burlington, and Quincy R.R. stock	5,000 00	5,500 00
United States bonds	4,000 00	4,160 00
District of Columbia bonds	5,000 00	4,000 00
Central National Bank, Boston, stock	2,500 00	2,150 00
Hide and Leather National Bank stock	4,200 00	4,242 00
Everett National Bank stock	4,300 00	3,956 00
North America National Bank stock	6,800 00	6,460 00
Webster National Bank stock	6,000 00	5,640 00
Eagle National Bank stock	4,600 00	4,692 00
Blackstone National Bank stock	1,900 00	1,848 00
State National Bank stock	2,200 00	2,398 00
Howard National Bank stock	3,600 00	3,636 00
Manufacturers' National Bank stock	3,500 00	3,080 00
	$111,300 00	$111,610 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$8,200 00	
Loans on mortgage of real estate (first liens*),	62,421 00	
Interest due or accrued thereon	1,222 36	
Stocks, bonds, etc., as per schedule	111,610 00	
Cash deposited in various banks	27,406 32	
Interest due and accrued	839 79	
Premiums in course of collection (gross)	6,468 31	
Gross Assets		$218,167 78

Liabilities.

Losses adjusted, unpaid	$133 45	
claimed and reported	3,980 00	
Unearned premiums on outstanding risks	12,252 56	
Due and accrued for rent, salaries, etc.	201 83	
Commissions and brokerage	970 24	
Return premiums	16 60	
Gross Liabilities, except Capital		17,554 68
Surplus as regards Policy-holders		$200,613 10
Paid-up Capital		200,000 00
Surplus over Capital		$613 10

* Value of lands mortgaged $52,250 00
Value of buildings thereon 68,250 00
Amount of insurance held as collateral 73,100 00

Income.

Cash received for fire premiums	$14,998 89	
Deduct re-insurance and return premiums	501 34	
Net cash received for fire premiums		$14,497 55
Interest and dividends received from all sources		4,958 00
Gross Cash Income		$19,455 55

Expenditures.

Cash paid for fire losses	$908 02
for commissions and brokerage	2,207 49
for salaries of officers and employés	1,688 80
for State and local taxes	796 00
rent and incidentals	1,585 54
Gross Cash Expenditures	$7,185 85

Risks and Premiums.

		Premiums.
Fire risks written during 1878	$1,968,064 00	$22,847 90
Deduct risks expired and terminated	234,697 00	2,159 46
In force at end of year	$1,733,367 00	$20,688 44
Deduct amount re-insured	8,750 00	113 00
Net amount in force	$1,724,617 00	$20,575 44

Miscellaneous.

Premiums received from organization of stock department	$14,998 89
Losses paid from organization of stock department	908 02
Fire losses incurred during the year (stock department)	5,265 22
Company's stock owned by directors	76,600 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $300,000.

George F. Osborne, *President.* *Secretary*, Eugene B. Hinkley.

Office, No. 64 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
700 shares	Tremont National Bank	$70,000 00	$70,000 00
100 "	National Union Bank	10,000 00	12,550 00
30 "	Massachusetts National Bank	7,500 00	7,725 00
75 "	Hamilton National Bank	7,500 00	7,650 00
101 "	Suffolk National Bank	10,100 00	10,706 00

36 shares Globe National Bank	$3,600 00	$3,096 00
112 " Revere National Bank	11,200 00	11,200 00
16 " Everett National Bank	1,600 00	1,440 00
22 " National Bank of Redemption	2,200 00	2,618 00
27 " Shoe and Leather National Bank	2,700 00	2,619 00
100 " Boston and Providence Railroad	10,000 00	10,150 00
United States bonds	100,000 00	107,062 50
Boston and Maine Railroad bonds, 7s	30,000 00	34,950 00
Fitchburg Railroad bonds, 7s	10,000 00	11,700 00
Fitchburg city bonds, 6s	30,000 00	33,150 00
Brookline water loan, 7s	10,000 00	11,850 00
Burlington and Mo. River (Neb.) bonds, 6s	24,000 00	24,690 00
Union Pacific R.R. 1st mortgage bonds	20,000 00	21,175 00
Union Pacific R.R. land grant bonds	30,000 00	32,212 50
Corporation notes, indorsed	–	35,000 00
		$451,544 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States 5-20 bonds	$11,563 75	$11,000 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$10,000 00	
Interest due or accrued thereon	281 67	
Stocks, bonds, etc., as per schedule	451,544 00	
Loans on collateral security, as per schedule	11,000 00	
Cash in the office of the company	1,228 83	
deposited in Tremont National Bank	17,365 15	
Interest due and accrued	4,663 75	
Premiums in course of collection (gross)	7,472 84	
Notes taken for marine and inland risks	49,580 41	
Gross Assets		$553,136 65

Liabilities.

Losses claimed and reported	$16,000 00	
Unearned premiums on outstanding risks	90,374 46	
Commissions and brokerage	600 00	
Gross Liabilities, except Capital		106,974 46
Surplus as regards Policy-holders		$446,162 19
Paid-up Capital		300,000 00
Surplus over Capital		$146,162 19

Income.

Cash received for fire premiums	$68,102 33	
Deduct re-insurance and return premiums	4,938 09	
Net cash received for fire premiums		$63,164 24

* Value of lands mortgaged $16,000 00
Value of buildings thereon 28,000 00
Amount of insurance held as collateral . . . 10,000 00

Cash rec'd for marine and inland premiums	$80,424 21	
Deduct re-insurance and return premiums	4,837 72	
Net cash rec'd for marine and inland prems.		$75,586 49
Unpaid premium notes received during the year	$31,108 00	
Interest received on mortgages		600 00
Interest and dividends received from all other sources		25,277 45
Gross Cash Income		$164,628 18

EXPENDITURES.

Cash paid for fire losses	$33,712 24	
Deduct salvage and re-insurance	19 38	
Net cash paid for fire losses		$33,692 86
Cash paid for marine and inland losses	$93,719 72	
Deduct salvage and re-insurance	237 17	
Net cash paid for marine and inland losses		$93,482 55
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		10,360 68
for salaries of officers and employés		14,852 90
for State and local taxes		4,022 37
for rent and incidentals		6,161 25
Gross Cash Expenditures		$192,572 61

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$7,283,216 00	$98,791 06
written during 1878	6,399,475 00	65,866 97
Total	$13,682,691 00	$164,658 03
Deduct risks expired and terminated	7,133,873 00	82,213 27
In force at end of year	$6,548,818 00	$82,444 76
Marine risks outstanding Dec. 31, 1877	$2,423,690 00	$71,716 49
written during 1878	1,417,380 00	41,730 42
Total	$3,841,070 00	$113,446 91
Deduct risks expired and terminated	1,991,829 00	64,315 69
In force at end of year	$1,849,241 00	$49,131 22
Deduct amount re-insured	16,250 00	706 25
Net amount in force	$1,832,991 00	$48,424 97

MISCELLANEOUS.

Premiums received from organization of company	$1,269,644 00
Losses paid from organization of company	803,822 60
Cash dividends declared from organization of company	150,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	37,192 86
Marine and inland losses incurred during the year	66,482 55
Company's stock owned by directors	40,600 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business January, 1873.]

PAID-UP CAPITAL, $200,000.

ALBERT BOWKER, *President.* *Secretary*, E. E. PATRIDGE.

Office, No. 1 Old State House.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$32,000 00	$33,347 50
Cambridge city bonds	10,000 00	10,500 00
Eastern Railroad bonds	21,000 00	14,910 00
Columbian National Bank stock	5,000 00	6,775 00
Merchants' National Bank stock	12,900 00	15,802 50
State National Bank stock	10,000 00	10,800 00
Eleventh Ward National Bank stock	18,333 33	9,166 66
Shoe and Leather National Bank stock	1,000 00	970 00
National Hide and Leather Bank stock	700 00	703 50
	$110,933 33	$102,975 16

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Old Colony Railroad stock	$388 00	$300 00
East Boston Savings Bank books	894 28	678 80
Mortgage note and deed	2,500 00	4,924 68
East Boston Savings Bank book	3,225 96	
	$7,008 24	$5,903 48

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$43,700 64	
Loans on mortgage of real estate (first liens*),	142,090 69	
Interest due or accrued thereon	4,670 62	
Stocks, bonds, etc., as per schedule	102,975 16	
Loans on collateral security, as per schedule	5,903 48	
Cash in the office of the company	561 62	
deposited in Merchants' National Bank	9,669 64	
Interest due and accrued	76 18	
Premiums in course of collection (gross)	2,539 23	
Bills receivable	8,467 50	
Premiums more than 3 months due	$98 80	
Gross Assets		$320,654 76

LIABILITIES.

Unearned premiums on outstanding risks	$46,526 41	
Commissions and brokerage	223 52	
Return premiums and re-insurance	38 11	
Gross Liabilities, except Capital		46,788 04
Surplus as regards Policy-holders		$273,866 72
Paid-up Capital		200,000 00
Surplus over Capital		$73,866 72

* Total value of property mortgaged $315,200 00
Amount of insurance held as collateral . . . 89,414 00

Income.

Cash received for fire premiums	$56,215 76	
Deduct re-insurance and return premiums	5,951 63	
Net cash received for fire premiums		$50,264 13
Interest received on mortgages		10,798 53
Interest and dividends received from all other sources		5,217 53
Income from profit and loss account		2,500 00
Gross Cash Income		$68,780 19

Expenditures.

Cash paid for fire losses	$14,542 12	
Deduct salvage and re-insurance	669 18	
Net cash paid for fire losses		$13,872 94
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		3,751 08
for salaries of officers and employés		10,457 14
for State and local taxes		3,315 76
for incidental expenses		4,002 46
Gross Cash Expenditures		$55,399 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,664,348 00	$103,249 23
written during 1878	8,078,272 00	54,748 17
Total	$17,742,620 00	$157,997 40
Deduct risks expired and terminated	8,163,704 00	71,933 26
In force at end of year	$9,578,916 00	$86,064 14
Deduct amount re-insured	359,291 00	3,425 28
Net amount in force	$9,219,625 00	$82,638 86

Miscellaneous.

Premiums received from organization of company	$380,105 99
Losses paid from organization of company	93,662 08
Cash dividends declared from organization of company	100,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	14,542 12
Company's stock owned by directors	38,400 00

PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 27, 1872. Commenced business Jan. 15, 1873.]

PAID-UP CAPITAL, $200,000.

FRANKLIN GREENE, *President.* *Secretary*, FRANCIS H. STEVENS.

Office, No. 56 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
Cleveland city bonds		$20,000 00	$21,000 00
Boston city bonds		10,000 00	10,225 00
Cincinnati city bonds		25,000 00	25,875 00
Boston and Lowell Railroad bonds		25,000 00	28,406 25
625 shares	Webster National Bank	62,500 00	60,000 00
112 "	Atlas National Bank	11,200 00	11,872 00
203 "	Eliot National Bank	20,300 00	19,285 00
50 "	Central National Bank	5,000 00	4,150 00
10 "	Eagle National Bank	1,000 00	1,000 00
150 "	Merchandise National Bank	15,000 00	13,500 00
105 "	Market National Bank	10,500 00	9,450 00
50 "	New England National Bank	5,000 00	6,450 00
120 "	Tremont National Bank	12,000 00	12,000 00
125 "	Second National Bank	12,500 00	16,250 00
48 "	Blackstone National Bank	4,800 00	4,344 00
60 "	Merchants' National Bank	6,000 00	7,350 00
100 "	State National Bank	10,000 00	10,800 00
50 "	Globe National Bank	5,000 00	4,312 50
		$260,800 00	$266,269 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
15 shares Middlesex Company	$2,550 00	$2,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*)	$80,000 00	
Interest due or accrued thereon	2,438 66	
Stocks, bonds, etc., as per schedule	266,269 75	
Loans on collateral security, as per schedule	2,000 00	
Cash in the office of the company	2,586 35	
deposited in Nat'l B'k of Commonwealth,	17,833 07	
Interest due and accrued	1,558 33	
Premiums in course of collection (gross)	11,575 61	
Gross Assets		$384,261 77

* Value of lands mortgaged $88,000 00
Value of buildings thereon 35,000 00
Amount of insurance held as collateral 51,500 00

Liabilities.

Losses adjusted, unpaid	$1,677 46	
claimed and reported	12,589 12	
Unearned premiums on outstanding risks	91,533 19	
Commissions and brokerage	2,173 19	
Gross Liabilities, except Capital		$107,972 96
Surplus as regards Policy-holders		$276,288 81
Paid-up Capital		200,000 00
Surplus over Capital		$76,288 81

Income.

Cash received for fire premiums	$158,094 71	
Deduct re-insurance and return premiums	21,183 30	
Net cash received for fire premiums		$136,911 41
Interest received on mortgages		5,279 20
Interest and dividends received from all other sources		13,179 12
Gross Cash Income		$155,369 73

Expenditures.

Cash paid for fire losses	$86,765 30	
Deduct salvage and re-insurance	93 03	
Net cash paid for fire losses		$86,672 27
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		23,809 78
for salaries of officers and employés		9,500 00
for State and local taxes		2,869 13
for incidental expenses		12,199 88
Gross Cash Expenditures		$155,051 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$14,897,081 00	$193,302 24
written during 1878	14,539,472 00	155,705 35
Total	$29,436,553 00	$349,007 59
Deduct risks expired and terminated	14,465,220 00	166,721 73
In force at end of year	$14,971,333 00	$182,285 86
Deduct amount re-insured	152,529 00	2,019 29
Net amount in force	$14,818,804 00	$180,266 57

Miscellaneous.

Premiums received from organization of company	$856,289 06
Losses paid from organization of company	341,032 89
Cash dividends declared from organization of company	90,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	92,516 60
Company's stock owned by directors	120,500 00

REVERE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $200,000.

JOSEPH H. WELLMAN, *President.* *Secretary*, JOHN W. BELCHES.

Office, No. 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$40,000 00	$41,900 00
34 shares Metropolitan National Bank	3,400 00	3,196 00
50 " Tremont National Bank	5,000 00	4,987 50
30 " Second National Bank	3,000 00	3,900 00
78 " Atlantic National Bank	7,800 00	9,750 00
19 " Mechanics' National Bank	1,900 00	2,090 00
50 " Third National Bank	5,000 00	4,262 50
50 " Boston National Bank	5,000 00	4,575 00
50 " Boylston National Bank	5,000 00	5,037 50
15 " Eagle National Bank	1,500 00	1,500 00
20 " Mt. Vernon National Bank	2,000 00	1,690 00
38 " Everett National Bank	3,800 00	3,420 00
100 " National Bank of the Republic	10,000 00	12,450 00
63 " National Bank of Redemption	6,300 00	7,528 50
100 " Old Colony Railroad	10,000 00	9,700 00
30 " Norwich and Worcester Railroad	3,000 00	3,720 00
38 " Merchandise National Bank	3,800 00	3,420 00
Cheshire Railroad bonds	15,000 00	15,000 00
20 shares E. & T. Fairbanks & Co. stock	10,000 00	11,000 00
South Boston Gas Light Company notes	10,000 00	10,000 00
	$151,500 00	$159,127 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
5 shares Dorchester Gas Light Company	$415 00	$300 00
300 " Insurance Company No. America	9,000 00	6,000 00
Boston city bond	1,150 00	1,000 00
15 shares Revere Copper Company	18,000 00	15,000 00
	$28,565 00	$22,300 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$63,000 00
Interest due or accrued thereon	1,099 45
Stocks, bonds, etc., as per schedule	159,127 00
Loans on collateral security, as per schedule	22,300 00
Cash in the office of the company	789 42
deposited in Everett National Bank	15,881 81

* Value of lands mortgaged $32,200 00
Value of buildings thereon 81,800 00
Amount of insurance held as collateral 58,000 00

Interest due and accrued	$705 94	
Premiums in course of collection (gross)	11,669 53	
Gross Assets		$274,573 15

LIABILITIES.

Loses adjusted, unpaid	$4,939 06	
claimed and reported	4,100 00	
Unearned premiums on outstanding risks	56,256 15	
Commissions and brokerage	1,675 43	
Miscellaneous	937 50	
Gross Liabilities, except Capital		67,908 14
Surplus as regards Policy-holders		$206,665 01
Paid-up Capital		200,000 00
Surplus over Capital		$6,665 01

INCOME.

Cash received for fire premiums	$104,235 39	
Deduct re-insurance and return premiums	16,269 08	
Net cash received for fire premiums		$87,966 31
Interest received on mortgages		4,770 50
Interest and dividends received from all other sources		8,827 08
Gross Cash Income		$101,563 89

EXPENDITURES.

Cash paid for fire losses	$47,107 18	
Deduct salvage and re-insurance	975 00	
Net cash paid for fire losses		$46,132 18
Cash paid for commissions and brokerage		17,861 53
for salaries of officers and employés		10,620 00
for State and local taxes		4,149 19
for incidental expenses		9,754 86
Gross Cash Expenditures		$88,517 76

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,213,379 00	$111,470 24
written during 1878	9,708,693 00	99,139 79
Total	$18,922,072 00	$210,610 03
Deduct risks expired and terminated	9,635,250 00	99,494 72
In force at end of year	$9,286,822 00	$111,115 31
Deduct amount re-insured	231,213 00	2,696 75
Net amount in force	$9,055,609 00	$108,418 56

MISCELLANEOUS.

Premiums received from organization of company	$320,176 43
Losses paid from organization of company	99,752 75
Cash dividends declared from organization of company	10,000 00
Fire losses incurred during the year	53,005 12
Company's stock owned by directors	27,900 00

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, $100,000.

WILLIAM NORTHEY, *President.* *Secretary*, FREDERICK P. RICHARDSON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$52,806 25
Burlington and Missouri Railroad bonds	6,000 00	6,172 50
Cedar Rapids and Missouri River R.R. bonds,	5,000 00	5,375 00
Vt. Central and Vt. and Canada R.R. bonds	5,000 00	1,350 00
Cleveland city bonds, 7s	10,000 00	11,100 00
Providence city (gold) bonds, 5s	5,000 00	5,325 00
Cambridge city bonds	10,000 00	11,412 50
Ogdensburg and Lake Champlain R.R. bonds,	5,000 00	5,000 00
30 shares Mercantile National Bank, Salem	3,000 00	3,240 00
81 " Merchants' National Bank, Salem	4,050 00	4,698 00
73 " Exchange National Bank, Salem	7,300 00	8,030 00
98 " First National Bank, Salem	9,800 00	10,780 00
100 " Naumkeag National Bank, Salem	10,000 00	13,500 00
93 " North National Bank, Boston	9,300 00	10,160 25
100 " Second National Bank, Boston	10,000 00	13,000 00
100 " Webster National Bank, Boston	10,000 00	9,400 00
100 " Bank of Commerce, Boston	10,000 00	7,700 00
51 " Atlantic National Bank, Boston	5,100 00	6,375 00
30 " Merchants' National Bank, Boston,	3,000 00	3,675 00
16 " Shawmut National Bank, Boston	1,600 00	1,628 00
21 " Boston National Bank, Boston	2,100 00	1,921 50
	$181,250 00	$192,649 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
100 shares Insurance Co. North America	$3,000 00	$2,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$192,649 00	
Loans on collateral security, as per schedule	2,000 00	
Cash in the office of the company	11 58	
deposited in various banks	19,054 81	
Interest due and accrued	2,105 00	
Premiums in course of collection (gross)	4,792 05	
Notes taken for marine and inland risks	23,298 37	
Bank tax returnable	1,223 23	
Gross Assets		$245,134 04

LIABILITIES.

Losses adjusted, unpaid	$4,646 04
claimed and reported	11,730 00
Unearned premiums on outstanding risks	30,706 46

Dividends to stockholders, unpaid	$195 00	
Due and accrued for rent, salaries, etc.	684 00	
Commissions and brokerage	543 54	
Gross Liabilities, except Capital		$48,505 04
Surplus as regards Policy-holders		$196,629 00
Paid-up Capital		100,000 00
Surplus over Capital		$96,629 00

Income.

Cash received for marine and inland prems.	$58,819 65	
Deduct re-insurance and return premiums	4,411 08	
Net cash received for marine and inl'd prems.		$54,408 57
Interest received on bonds		3,137 50
Interest and dividends received from all other sources		6,737 44
Gross Cash Income		$64,283 51

Expenditures.

Cash paid for marine and inland losses	$67,254 70	
Deduct salvage and re-insurance	3,442 38	
Net cash paid for marine and inland losses		$63,812 32
Cash dividends paid		9,955 00
Cash paid for commissions and brokerage		2,556 04
for salaries of officers and employés		3,112 00
for State and local taxes		1,504 80
for rent and incidentals		735 77
Gross Cash Expenditures		$81,675 93

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$876,381 00	$38,737 94
written during 1878	2,240,775 00	47,318 73
Total	$3,117,156 00	$86,056 67
Deduct risks expired and terminated	2,426,087 00	55,350 21
In force at end of year	$691,069 00	$30,706 46

Miscellaneous.

Premiums received from organization of company	$1,030,804 86
Losses paid from organization of company	786,817 76
Cash dividends declared from organization of company	214,000 00
Dividends declared during the year (10 per cent)	10,000 00
Marine and inland losses incurred during the year	63,812 32
Company's stock owned by directors	13,700 00

SHAWMUT INSURANCE COMPANY, BOSTON.

[Incorporated July 29, 1875. Commenced business Sept. 23, 1875.]

PAID-UP CAPITAL, $500,000.

WILLIAM S. DENNY, *President.* *Secretary*, JAMES BRUERTON.

Office, No. 4 Post-Office Square.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$120,100 00	$119,889 63
Massachusetts State registered bonds, 5s, gold,	100,000 00	110,500 00
Boston city water loan, 5s, gold	100,000 00	111,500 00
Newton city water loan, 6s	50,000 00	57,750 00
Fall River water loan, 5s, gold	40,000 00	40,800 00
Danvers city water loan, 5s	50,000 00	51,250 00
Lynn city water loan, 5s	10,000 00	10,350 00
12 shares First National Bank, Chelsea	1,200 00	1,140 00
75 " Merchandise Nat'l Bank, Boston	7,500 00	6,150 00
100 " Manufacturers' Nat'l Bank, Boston,	10,000 00	8,625 00
50 " Continental National Bank, Boston,	5,000 00	4,250 00
	$493,800 00	$522,204 63

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$800 00	
Loans on mortgage of real estate (first liens*),	51,000 00	
Interest due or accrued thereon	1,122 45	
Stocks, bonds, etc., as per schedule	522,204 63	
Cash in the office of the company	28,849 79	
deposited in Nat'l Bank of Commonw'th,	6,704 75	
Interest due and accrued	3,105 99	
Premiums in course of collection (gross)	25,455 29	
Re-insurance premiums due	11,024 45	
Gross Assets		$650,267 35

LIABILITIES.

Losses adjusted, unpaid	$5,691 66	
claimed and reported	19,775 44	
Unearned premiums on outstanding risks	95,631 20	
Due and accrued for rent, salaries, etc.	250 00	
Commissions and brokerage	3,818 28	
Gross Liabilities, except Capital		125,166 58
Surplus as regards Policy-holders		$525,100 77
Paid-up Capital		500,000 00
Surplus over Capital		$25,100 77

* Total value of property mortgaged $85,500 00
Amount of insurance held as collateral 36,500 00

Income.

Cash received for fire premiums	$225,765 53	
Deduct re-insurance and return premiums	28,689 09	
Net cash received for fire premiums		$197,076 44
Interest received on mortgages		2,721 74
Interest and dividends received from all other sources		24,789 50
Gross Cash Income		$224,587 68

Expenditures.

Cash paid for fire losses	$136,672 76
for commissions and brokerage	33,330 94
for salaries of officers and employés	20,653 04
for State and local taxes	9,688 33
for incidental expenses	14,334 11
Gross Cash Expenditures	$214,679 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$17,405,779 00	$229,946 86
written during 1878	20,859,983 00	225,765 53
Total	$38,265,762 00	$455,712 39
Deduct risks expired and terminated	20,858,650 00	260,009 40
In force at end of year	$17,407,112 00	$195,702 99
Deduct amount re-insured	384,225 00	6,556 81
Net amount in force	$17,022,887 00	$189,146 18

Miscellaneous.

Premiums received from organization of company	$771,044 48
Losses paid from organization of company	345,017 77
Fire losses incurred during the year	146,376 71
Company's stock owned by directors	152,000 00

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $300,000.

John C. Abbott, *President.* *Secretary*, Henry B. White.

Office, No. 52 Devonshire Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$170,000 00	$178,475 00
Boston and Albany Railroad bonds, 7s	25,000 00	29,500 00
Eastern Railroad bonds, 3½s	21,000 00	14,962 50
Providence city, gold, 5s	25,000 00	26,625 00

Cambridge city bonds, 1880, 6s	$10,000 00	$10,200 00
Cambridge city bonds, 1883, 6s	30,000 00	31,500 00
Somerville city bonds, 6½s	21,500 00	22,252 50
Woburn town bonds, 6s	30,000 00	30,600 00
Beverly town bonds, 5s	5,000 00	5,000 00
253 shares Shawmut National Bank	25,300 00	25,742 75
250 " National Bank of the Republic	25,000 00	31,125 00
75 " Merchandise National Bank	7,500 00	6,750 00
200 " Hamilton National Bank	20,000 00	20,350 00
100 " Second National Bank	10,000 00	13,000 00
31 " Atlantic National Bank	3,100 00	3,875 00
117 " Tremont National Bank	11,700 00	11,670 75
54 " National Bank of Redemption	5,400 00	6,453 00
47 " Atlas National Bank	4,700 00	4,982 00
62 " Merchants' National Bank	6,200 00	7,595 00
	$456,400 00	$480,658 50

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$40,000 00	
Interest due or accrued thereon	1,042 50	
Stocks, bonds, etc., as per schedule	480,658 50	
Cash in the office of the company	7,624 33	
deposited in various banks	45,178 02	
Interest due and accrued	2,327 72	
Premiums in course of collection (gross)	20,167 80	
Notes taken for marine and inland risks	74,570 10	
Gross Assets		$671,568 97

Liabilities.

Losses claimed and reported	$27,692 41	
disputed or resisted	1,383 94	
Unearned premiums on outstanding risks	170,798 22	
Commissions and brokerage	705 24	
Gross Liabilities, except Capital		200,579 81
Surplus as regards Policy-holders		$470,989 16
Paid-up Capital		300,000 00
Surplus over Capital		$170,989 16

Income.

Cash received for fire premiums	$142,145 68	
Deduct re-insurance and return premiums	12,636 78	
Net cash received for fire premiums		$129,508 90
Cash received for marine and inland premiums,	$102,595 35	
Deduct re-insurance and return premiums	8,126 97	
Net cash rec'd for marine and inland prems.		94,468 38

* Value of lands mortgaged $40,000 00
Value of buildings thereon 50,000 00
Amount of insurance held as collateral . . . 43,000 00

Unpaid premium notes received during the year	$57,167 37	
Interest received on mortgages		$2,850 00
Interest and dividends received from all other sources		28,777 05
Gross Cash Income		$255,604 33

Expenditures.

Cash paid for fire losses		$55,838 36
for marine and inland losses	$103,648 13	
Deduct salvage and re-insurance	2,588 21	
Net cash paid for marine and inland losses		101,059 92
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		24,411 36
for salaries of officers and employés		14,680 00
for State and local taxes		5,248 69
for rent and incidentals		14,873 95
Gross Cash Expenditures		$246,112 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$15,235,624 00	$202,290 56
written during 1878	13,880,352 00	141,120 46
Total	$29,115,976 00	$343,411 02
Deduct risks expired and terminated	13,544,177 00	149,078 55
In force at end of year	$15,571,799 00	$194,332 47
Deduct amount re-insured	44,011 00	562 04
Net amount in force	$15,527,788 00	$193,770 43
Marine risks outstanding Dec. 31, 1877	$1,629,463 00	$76,063 91
written during 1878	4,308,375 00	101,119 90
Total	$5,937,838 00	$177,183 81
Deduct risks expired and terminated	4,283,566 00	103,284 61
In force at end of year	$1,654,272 00	$73,899 20
Deduct amount re-insured	5,000 00	387 50
Net amount in force	$1,649,272 00	$73,511 70

Miscellaneous.

Premiums received from organization of company	$1,376,816 00
Losses paid from organization of company	578,136 29
Cash dividends declared from organization of company	150,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	57,854 70
Marine and inland losses incurred during the year	84,233 55
Company's stock owned by directors	53,300 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

PAID-UP CAPITAL, $750,000.

DWIGHT R. SMITH, *President.* *Secretary*, SANFORD J. HALL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds, 6s		$100,000 00	$119,500 00
500 shares	Boston and Albany Railroad	50,000 00	64,500 00
500 "	Boston and Providence Railroad	50,000 00	50,000 00
500 "	Connecticut River Railroad	50,000 00	70,000 00
45 "	Worcester and Nashua Railroad	4,500 00	1,035 00
1000 "	New York, N. H., and H. R.R.	100,000 00	155,000 00
500 "	New York Central and H. R. R.R.	50,000 00	56,000 00
1000 "	New York and Harlem Railroad	50,000 00	70,000 00
1000 "	Phila., Wil., and Baltimore R.R.	50,000 00	66,000 00
196 "	Old Colony Railroad	19,600 00	18,620 00
100 "	Agawam Nat'l Bank, Springfield	10,000 00	11,500 00
50 "	John Hancock Nat'l B'k, Spr'gfield,	5,000 00	6,000 00
104 "	Chicopee Nat'l Bank, Springfield	10,400 00	15,600 00
80 "	Pynchon Nat'l Bank, Springfield	8,000 00	12,160 00
24 "	Second Nat'l Bank, Springfield	2,400 00	4,080 00
200 "	Third Nat'l Bank, Springfield	20,000 00	31,600 00
100 "	Ware National Bank, Ware	10,000 00	12,500 00
34 "	First Nat'l Bank, Northampton	3,400 00	4,080 00
10 "	Monson National Bank, Monson	1,000 00	1,250 00
100 "	Merchants' National B'k, Boston	10,000 00	12,200 00
100 "	Atlas National Bank, Boston	10,000 00	10,500 00
100 "	Howard National Bank, Boston	10,000 00	10,000 00
100 "	Webster National Bank, Boston	10,000 00	9,400 00
150 "	Boylston National Bank, Boston	15,000 00	15,150 00
100 "	Eliot National Bank, Boston	10,000 00	9,500 00
100 "	Nat'l Bank of Commerce, Boston,	10,000 00	7,600 00
50 "	Nat'l Bank of Commerce, N.Y.	5,000 00	5,900 00
Rome, Watertown, and Ogdensb'g R.R. bonds,		1,700 00	1,700 00
Morris and Essex Railroad bonds		8,000 00	9,280 00
New York and Harlem Railroad bonds		10,000 00	12,000 00
Boston and Albany Railroad bonds		100,000 00	118,000 00
		$794,000 00	$990,655 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
10 shares	New York, N. H., and H. R.R.	$1,550 00	$1,000 00
20 "	Agawam Nat'l Bank, Springfield	2,300 00	2,275 00
20 "	Second National Bank, Springfield	3,400 00	1,500 00
8 "	Chicopee National Bank, Springfield,	1,200 00	1,140 00
10 "	Third National Bank, Springfield	1,580 00	900 00

75 shares	Massasoit Paper Manufacturing Co.	$9,000 00	$7,000 00
10 "	Agawam National Bank	1,150 00	1,000 00
5 "	Connecticut River Railroad	700 00	300 00
		$20,880 00	$15,115 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$159,900 00	
Loans on mortgage of real estate (first liens*),	371,434 72	
Interest due or accrued thereon	11,420 00	
Stocks, bonds, etc., as per schedule	990,655 00	
Loans on collateral security, as per schedule	15,115 00	
Cash in the office of the company	14,334 20	
deposited in various banks	71,396 64	
Interest due and accrued	13,963 73	
Premiums in course of collection (gross)	111,000 00	
Rents due and accrued	1,401 34	
Gross Assets		$1,760,620 63

LIABILITIES.

Losses adjusted, unpaid	$18,002 99	
claimed and reported	38,078 68	
disputed or resisted	16,263 88	
Total amount of losses	$72,345 55	
Less re-insurance	4,045 00	
Net amount of unpaid losses	$68,300 55	
Unearned premiums on outstanding risks	547,676 42	
Commissions and brokerage	16,650 00	
Gross Liabilities, except Capital		632,626 97
Surplus as regards Policy-holders		$1,127,993 66
Paid-up Capital		750,000 00
Surplus over Capital		$377,993 66

INCOME.

Cash received for fire premiums	$849,637 66	
Deduct re-insurance and return premiums	90,102 72	
Net cash received for fire premiums		$759,534 94
Interest received on mortgages		25,346 84
Interest and dividends received from all other sources		56,172 98
Income from rents		4,674 12
Gross Cash Income		$845,728 88

EXPENDITURES.

Cash paid for fire losses	$425,181 80	
Deduct salvage and re-insurance	28,275 39	
Net cash paid for fire losses		$396,906 41

* Value of lands mortgaged $220,000 00
Value of buildings thereon 483,000 00
Amount of insurance held as collateral 340,800 00

Cash dividends paid	$75,000 00
Cash paid for commissions and brokerage	117,086 23
for salaries of officers and employés	38,928 69
for State and local taxes	24,293 46
for incidental expenses	70,032 23
Gross Cash Expenditures	$722,247 02

Risks and Premiums

		Premiums.
Fire risks outstanding Dec. 31, 1877	$81,364,791 00	$991,874 57
written during 1878	73,316,160 00	837,056 16
Total	$154,680,951 00	$1,828,930 73
Deduct risks expired and terminated	64,954,788 00	752,907 10
In force at end of year	$89,726,163 00	$1,076,023 63

Miscellaneous.

Premiums received from organization of company	$10,371,153 75
Losses paid from organization of company	6,927,265 95
Cash dividends declared from organization of company	1,242,042 00
Dividends declared during the year (10 per cent)	75,000 00
Fire losses incurred during the year	392,915 48
Company's stock owned by directors	158,600 00

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

Paid-up Capital, $100,000.

Levi Sprague, *President.* *Secretary*, E. M. Tucke.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$20,000 00	$20,800 00
Boston and Lowell Railroad bonds		10,000 00	11,400 00
Lowell and Lawrence Railroad bonds		6,000 00	6,240 00
Cook County (Ill.) bonds		2,500 00	2,650 00
Boston city bonds		5,000 00	5,200 00
10 shares Stony Brook Railroad		1,000 00	1,050 00
14 "	Boston and Lowell Railroad	7,000 00	4,200 00
2 "	Merrimack Manufacturing Co.	2,000 00	2,520 00
7 "	Massachusetts Cotton Mills	7,000 00	7,245 00
5 "	Lowell Manufacturing Company	3,450 00	2,500 00
20 "	Bates Manufacturing Company	2,000 00	2,280 00
20 "	Hill Manufacturing Company	2,000 00	1,000 00
4 "	Hamilton Manufacturing Company	4,000 00	3,600 00
2 "	Appleton Manufacturing Company	2,000 00	1,300 00
34 "	Prescott National Bank, Lowell	3,400 00	4,250 00

10 shares Atlas National Bank, Boston	$1,000 00	$1,080 00
10 " Tremont National Bank, Boston	1,000 00	1,000 00
10 " Merchants' National Bank, Boston,	1,000 00	1,220 00
	$80,350 00	$79,535 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
17 shares Boston and Lowell Railroad	$5,100 00	$5,000 00
4 " Connecticut Fire Insurance Co.	440 00	400 00
40 " Boston and Lowell Railroad	12,000 00	4,000 00
100 " Nashua and Lowell Railroad	9,500 00	5,000 00
Loaned on personal security	–	500 00
		$14,900 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$14,500 00	
Loans on mortgage of real estate (first liens)	54,700 00	
Stocks, bonds, etc., as per schedule	79,535 00	
Loans on collateral security, as per schedule	14,900 00	
Cash in the office of the company and in bank,	10,346 09	
Interest due and accrued	1,429 36	
Premiums in course of collection (net)	864 50	
Gross Assets		$176,274 95

Liabilities.

Losses disputed or resisted	$2,500 00	
Unearned premiums on outstanding risks	23,990 87	
Gross Liabilities, except Capital		26,490 87
Surplus as regards Policy-holders		$149,784 08
Paid-up Capital		100,000 00
Surplus over Capital		$49,784 08

Income.

Cash received for fire premiums	$25,334 48	
Deduct re-insurance and return premiums	1,252 38	
Net cash received for fire premiums		$24,082 10
Interest received on bonds and mortgages		6,868 26
Interest and dividends received from all other sources		1,424 00
Income from rents		596 28
Gross Cash Income		$32,970 64

Expenditures.

Cash paid for fire losses	$4,842 99
Cash dividends paid	8,000 00
Cash paid for commissions and brokerage	3,319 97
for salaries and incidentals	3,062 06
for State and local taxes	1,557 41
Gross Cash Expenditures	$20,782 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$3,610,127 00	$53,754 67
written during 1878	2,253,575 00	25,527 88
Total	$5,863,702 00	$79,282 55
Deduct risks expired and terminated	2,547,250 00	31,300 81
In force at end of year	$3,316,452 00	$47,981 74

Miscellaneous.

Premiums received from organization of company	$433,424 99
Losses paid from organization of company	256,546 55
Cash dividends declared from organization of company	156,500 00
Dividends declared during the year (8 per cent)	8,000 00
Fire losses incurred during the year	4,842 99
Company's stock owned by directors	5,300 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $400,000.

Isaac Sweetser, *President.* *Secretary*, Benjamin Sweetser.

Office, No. 38 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States gold bonds	$110,000 00	$115,268 75
567 shares Columbian National Bank	56,700 00	76,828 50
25 " Continental National Bank	2,500 00	2,125 00
100 " Hamilton National Bank	10,000 00	10,175 00
150 " Merchants' National Bank	15,000 00	18,375 00
120 " National City Bank	12,000 00	12,675 00
109 " National Eagle Bank	10,900 00	10,900 00
100 " National Bank of Commerce	10,000 00	7,700 00
31 " National Hide and Leather Bank	3,100 00	3,115 50
100 " National Revere Bank	10,000 00	9,800 00
74 " State National Bank	7,400 00	7,992 00
18 " Suffolk National Bank	1,800 00	1,912 50
75 " Merchandise National Bank	7,500 00	6,750 00
15 " Washington National Bank	1,500 00	1,815 00
40 " Norwich and Worcester Railroad	4,000 00	4,960 00
Chicago, Burlington, and Quincy R.R. bonds,	20,000 00	22,900 00
Union Pacific R.R. 1st mortgage bonds	20,000 00	21,175 00

Cedar Rapids and Mo. River R.R. bonds	$5,000 00	$5,375 00
Old Colony Railroad bonds	20,000 00	23,150 00
Eastern Railroad bonds	61,500 00	43,818 75
Boston city bonds	110,000 00	127,050 00
10 shares Boston Gas Light Company	5,000 00	6,500 00
	$503,900 00	$540,361 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Commercial Wharf Company	$25,000 00	$10,000 00
320 " Indian Orchard Mills	32,000 00	25,000 00
88 " Ames Manufacturing Company	22,000 00	16,000 00
20 " N. E. Mutual Insurance Company	1,400 00	7,000 00
20 " Boylston Mutual Insurance Co.	2,305 00	
9 " Revere Insurance Company	567 00	
Union Pacific Railroad bonds	4,280 00	
	$87,552 00	$58,000 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$68,600 00	
Interest accrued thereon	1,600 58	
Stocks, bonds, etc., as per schedule	540,361 00	
Loans on collateral security, as per schedule	58,000 00	
Cash in the office of the company	181 94	
deposited in Columbian National Bank	18,450 69	
Interest due and accrued	2,328 33	
Premiums in course of collection (gross)	6,805 87	
Notes taken for marine and inland risks	75,379 24	
Marine premium notes over due	2,537 00	
		$774,244 65

Liabilities.

Losses claimed and reported	$26,240 00	
Unearned premiums on outstanding risks	122,093 14	
Commissions and brokerage	1,086 69	
Gross Liabilities, except Capital		149,419 83
Surplus as regards Policy-holders		$624,824 82
Paid-up Capital		400,000 00
Surplus over Capital		$224,824 82

* Value of lands mortgaged $60,600 00
Value of buildings thereon 100,500 00
Amount of insurance held as collateral . . . 70,000 00

Income.

Cash received for fire premiums	$88,552 96	
Deduct re-insurance and return premiums	8,280 35	
Net cash received for fire premiums		$80,272 61
Cash received for marine and inland premiums,	$108,930 73	
Deduct re-insurance and return premiums	11,718 50	
Net cash rec'd for marine and inland prems.		97,212 23
Unpaid premium notes received during the year	$50,819 70	
Interest received on mortgages		5,877 67
Interest and dividends received from all other sources		31,103 15
Profit and loss, old account		227 32
Gross Cash Income		$214,692 98

Expenditures.

Cash paid for fire losses	$43,773 25	
Deduct salvage and re-insurance	760 64	
Net cash paid for fire losses		$43,012 61
Cash paid for marine and inland losses	$89,231 16	
Deduct salvage and re-insurance	1,346 75	
Net cash paid for marine and inland losses		87,884 41
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		13,956 66
for salaries of officers and employés,		16,700 00
for State and local taxes		5,893 85
for rent and incidentals		10,001 67
Gross Cash Expenditures		$217,449 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$10,037,985 00	$125,475 67
written during 1878	10,051,206 00	85,802 59
Total	$20,089,191 00	$211,278 26
Deduct risks expired and terminated	10,982,209 00	107,293 77
In force at end of year	$9,106,982 00	$103,984 49
Deduct amount re-insured	111,933 00	1,354 92
Net amount in force	$8,995,049 00	$102,629 57
Marine risks outstanding Dec. 31, 1877	$3,424,698 00	$90,473 02
written during 1878	4,620,165 00	71,102 12
Total	$8,044,863 00	$161,575 14
Deduct risks expired and terminated	5,154,671 00	90,473 92
In force at end of year	$2,890,192 00	$71,102 22
Deduct amount re-insured	3,000 00	22 40
Net amount in force	$2,887,192 00	$71,078 82

MISCELLANEOUS.

Premiums received from organization of company	$1,717,509 49
Losses paid from organization of company	931,708 74
Cash dividends declared from organization of company	160,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	49,732 61
Marine and inland losses incurred during the year	86,674 41
Company's stock owned by directors	84,200 00

AGGREGATE.

Capital Stock.	
Whole amount of outstanding capital actually paid up in cash	$7,117,000 00
Assets.	
Gross present Assets	$13,253,528 00
Liabilities.	
Gross present Liabilities	$3,454,514 00
Income.	
Cash actually received for fire premiums	$2,958,211 00
for marine premiums	1,209,765 00
for interest and dividends from all sources	572,093 00
from all other sources	20,997 00
Gross Cash Income	$4,761,066 00
Expenditures.	
Cash actually paid during the year for fire losses	$1,581,223 00
for marine losses	1,132,359 00
for dividends to stockholders	546,043 00
for brokerage and commissions on premiums	521,463 00
for salaries and pay of officers and employés	326,644 00
for State and local taxes	131,448 00
for office, agency, and incidental expenses	289,012 00
Gross Cash Expenditures	$4,528,192 00
Miscellaneous.	
Whole amount of fire risks written during the year	$321,172,180 00
premiums charged or receivable thereon	3,344,430 00
marine risks written during the year	69,163,282 00
premiums charged or receivable thereon	1,212,762 00
fire risks terminated during the year	298,594,981 00
marine risks terminated during the year	78,217,921 00
fire risks outstanding at end of year	348,616,960 00
marine risks outstanding at end of year	21,698,404 00
unpaid premium notes received during the year,	277,881 00
cash dividends declared during the year	546,000 00
fire losses incurred during the year	1,638,194 00
marine losses incurred during the year	1,035,526 00

FIRE, MARINE, AND FIRE-MARINE
INSURANCE COMPANIES
OF OTHER STATES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1878.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 19, 1819.]

PAID-UP CAPITAL, $3,000,000.

LUCIUS J. HENDEE, *President.* *Secretary*, JOTHAM GOODNOW.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds, 6s	$100,000 00	$119,250 00
" " 1881 bonds, 5s	100,000 00	106,500 00
" " bonds, 4½s	50,000 00	52,250 00
" " bonds, 4s	100,000 00	100,500 00
Alabama state bonds, 8s	10,000 00	4,300 00
Canada Dominion stock, 6s	5,070 69	5,070 69
Connecticut state bonds, 6s	74,500 00	80,460 00
Indiana state bonds, 6s	50,000 00	51,500 00
New Hampshire state bonds, 6s	50,000 00	53,500 00
Rhode Island state bonds, 6s	91,000 00	100,100 00
South Carolina state bonds, 6s	11,500 00	9,315 00
Tennessee state bonds, 6s	31,000 00	10,810 00
Hartford county bonds, 5s	50,000 00	50,000 00
Hudson county (N.J.) bonds, 6s	25,000 00	25,500 00
Barkhamsted (Conn.) town bonds, 6s	16,000 00	16,480 00
Hartford (Conn.) town bonds, 6s	84,000 00	88,200 00
Norwich (Conn.) town bonds, 7s	100,000 00	115,000 00
Norfolk (Conn.) town bonds, 6s	26,000 00	27,300 00
Danbury (Conn.) town bonds, 6s	45,000 00	46,350 00
Pawtucket (R.I.) town bonds, 7s	100,000 00	115,000 00
Windsor Locks (Conn.) town bonds, 6s	24,000 00	25,200 00
Middletown (Conn.) town bonds, 6s	60,000 00	63,600 00
Bloomington (Ill.) city bonds, 8s	20,000 00	21,400 00
Boston (Mass.) city bonds, 6s	50,000 00	56,000 00
Brooklyn (N.Y.) city bonds, 6s	25,000 00	27,000 00
Buffalo (N.Y.) city bonds, 7s	50,000 00	55,000 00
Cleveland (O.) city bonds, 6s	37,000 00	38,480 00
Cleveland (O.) city bonds, 7s	80,000 00	88,000 00
Cincinnati (O.) city water bonds, 7s	50,000 00	52,500 00
Chicago (Ill.) city bonds, 7s	50,000 00	55,000 00

Detroit (Mich.) city bonds, 7s	$50,000 00	$55,000 00
Hartford (Conn.) city bonds, 6s	128,000 00	135,680 00
Indianapolis (Ind.) city bonds, 7 3/10s	50,000 00	54,000 00
Ironton (O.) city bonds, 8s	10,000 00	10,500 00
Jersey City (N.J.) city bonds, 6s	46,000 00	46,000 00
Lockport (N.Y.) city bonds, 7s	25,000 00	27,500 00
Montreal (Canada) corporation stock, 6s	13,000 00	13,390 00
Montreal (Canada) corporation bonds, 6s	22,000 00	22,660 00
Newark (N.J.) city bonds, 7s	50,000 00	55,000 00
New Brunswick (N.J.) city bonds, 7s	20,000 00	20,600 00
New York city stock, 6s	21,000 00	21,840 00
Pontiac (Ill.) city bonds, 10s	12,000 00	13,200 00
Rahway (N.J.) city bonds, 7s	45,000 00	33,750 00
Titusville (Penn.) city bonds, 8s and 10s	15,000 00	16,500 00
Toledo (O.) city special bonds, 7 3/10s	13,000 00	13,650 00
Toledo (O.) city water bonds, 8s	5,000 00	5,200 00
Brooklyn (N.Y.) city bonds, 5s	25,000 00	25,000 00
Rochester (N.Y.) city bonds, 7s	25,000 00	27,500 00
Oswego (N.Y.) city bonds, 7s	25,000 00	26,250 00
East School District bonds (Vernon, Conn.), 6s,	9,500 00	9,500 00
West School District bonds (Vernon, Conn.), 6s,	3,300 00	3,300 00
School District (town Woodbridge, N.J.), 7s	20,000 00	21,000 00
Atlantic Dock Company bonds, 7s	31,000 00	32,550 00
Albany and Susquehanna R.R. bonds, 7s	50,000 00	50,000 00
Buffalo and Erie Railroad bonds, 7s	15,000 00	16,800 00
Cleve., Col., Cin., and Indianap. R.R. S. F., 7s	25,000 00	28,000 00
Cleve., Painsville, and A. R.R. bonds, 7s	100,000 00	105,000 00
Cleve. and Toledo R.R. Gen. S. F. bonds, 7s	85,000 00	95,200 00
Chicago, Burl., and Q. R.R. S.F. bonds, 8s	30,000 00	34,200 00
Chi. and N.-Western R.R. 1st mort. bonds, 7s,	50,000 00	55,000 00
Cincinnati, Ham., and Dayton R.R. bonds, 7s,	50,000 00	51,000 00
Columbus and Xenia Railroad bonds, 7s	50,000 00	52,000 00
Dayton and Western Railroad bonds, 6s	25,000 00	20,000 00
Harlem Riv. and P. Chester R.R. 1st bonds, 7s,	100,000 00	115,000 00
Harlem Riv. and P. Chester R.R. 1st bonds, 6s,	50,000 00	54,000 00
Housatonic Railroad 1st mort. bonds, 6s	50,000 00	51,000 00
Indianapolis and Cincinnati R R. bonds, 7s	25,000 00	23,750 00
Joliet and Chi. R.R. 1st S.F. mort. bonds, 8s	18,000 00	19,800 00
Keokuk and Des M. R.R. 1st mort. bonds, 5s	40,000 00	34,500 00
Lake Shore Railroad bonds, 7s	10,000 00	11,000 00
Lake Shore and Mich. Southern R.R. reg. S.F. bonds, 7s	12,000 00	13,800 00
Little Miami Railroad mortgage bonds, 6s	72,000 00	72,000 00
Michigan Central R R. 2d mort. bonds, 7s	50,000 00	55,500 00
Mich. Southern and No. Ind. R.R. gen. mort. bonds, 7s	25,000 00	27,500 00
Morris and Essex R.R. 2d mort. bonds, 7s	25,000 00	26,875 00
Morris and Essex R.R. 1st consol. bonds, 7s	50,000 00	43,500 00
New York Central Railroad bonds, 6s	75,000 00	78,750 00

N. Y. C. and H. R. R.R. 1st mort. bonds, 7s.			$175,000 00	$211,750 00
N. Y. and Harlem R.R. 1st mort. bonds, 7s			10,000 00	12,100 00
Pittsb., Ft. Wayne, and Chi. R.R. 1st mort. bonds, 7s			55,000 00	67,100 00
Pittsb., Ft. Wayne, and Chi. R.R. 2d mort. bonds, 7s			70,000 00	82,600 00
Atlantic Mutual Insurance Company scrip			37,370 00	37,370 00
50	shares	Connecticut River Company	5,000 00	1,000 00
500	"	Albany and Susquehanna R.R. Co.	50,000 00	36,750 00
144	"	Central Ohio Railroad Company	7,200 00	2,160 00
1000	"	Cleveland and Pittsburg R.R. Co.	50,000 00	41,500 00
150	"	Connecticut River Railroad Co.	15,000 00	21,000 00
250	"	Dubuque and Sioux City R.R. Co.	25,000 00	15,000 00
100	"	Joliet and Chicago Railroad Co.	10,000 00	10,000 00
158	"	Keokuk and Des M. R.R. Co. pref.	15,800 00	1,580 00
80	"	Keokuk and Des M. R.R. Co. com.	8,000 00	40 00
1000	"	Morris and Essex Railroad Co.	50,000 00	37,500 00
600	"	N. Y. Cent. and H. Riv. R.R. Co.	60,000 00	67,200 00
1000	"	N. Y., N. H., and H. R.R. Co.	100,000 00	156,000 00
750	"	Pittsb., Ft. W., and Chi. R.R. Co.	75,000 00	75,000 00
500	"	New York and Harlem R.R. Co.	25,000 00	35,250 00
100	"	Ashuelot Railroad Company	10,000 00	11,300 00
100	"	New Britain (Conn.) Nat'l Bank	10,000 00	12,000 00
100	"	First National Bank, Albany	10,000 00	15,000 00
220	"	Farmers' and Mechanics' National Bank, Philadelphia	22,000 00	27,500 00
50	"	Merchants' Bank, St. Louis	5,000 00	1,000 00
50	"	Merchants' Nat'l Bank, St. Louis,	5,000 00	3,350 00
200	"	Mechanics' Nat'l Bank, St. Louis,	20,000 00	9,400 00
200	"	Ætna National Bank, Hartford	20,000 00	23,000 00
200	"	American Nat'l Bank, Hartford	10,000 00	12,000 00
300	"	Charter Oak Nat'l Bank, Hartford,	30,000 00	37,800 00
200	"	City National Bank, Hartford	20,000 00	15,600 00
150	"	Conn. Riv. Banking Co., Hartford,	7,500 00	4,500 00
500	"	Nat'l Exchange Bank, Hartford	25,000 00	32,500 00
420	"	Farmers' and Mechanics' National Bank, Hartford.	42,000 00	48,300 00
200	"	First National Bank, Hartford	20,000 00	18,200 00
800	"	Hartford Nat'l Bank, Hartford	80,000 00	120,000 00
600	"	Phœnix Nat'l Bank, Hartford	60,000 00	90,000 00
250	"	State Bank, Hartford	25,000 00	27,500 00
400	"	American Exch. Nat'l Bank, N.Y.	40,000 00	40,000 00
300	"	Nat'l Butch. and Drov. B'k, N.Y.	7,500 00	7,500 00
100	"	National City Bank, N.Y.	10,000 00	20,000 00
300	"	National Bank of Commerce, N.Y.	30,000 00	35,400 00
100	"	Hanover National Bank, N.Y.	10,000 00	10,000 00
300	"	Imp. and Traders' Nat'l B'k, N.Y.	30,000 00	60,000 00
400	"	Bank of the Manhattan Co., N.Y.	20,000 00	27,000 00
200	"	Market National Bank, N.Y.	20,000 00	21,000 00

667 shares	Merchants' National Bank, N.Y.	$33,350 00	$40,687 00
160 "	Merchants' Ex. Nat'l B'k, N.Y.	8,000 00	5,600 00
1200 "	Mechanics' National Bank, N.Y.	30,000 00	38,100 00
375 "	Metropolitan Nat'l Bank, N.Y.	37,500 00	43,500 00
200 "	Nassau Bank, N.Y.	20,000 00	16,400 00
267 "	B'k of N.Y. Nat'l B'k'g Asso., N.Y.	26,700 00	32,040 00
200 "	Bank of North America, N.Y.	20,000 00	14,000 00
277 "	Phenix National Bank, N.Y.	5,540 00	4,986 00
400 "	People's Bank, N.Y.	10,000 00	11,500 00
150 "	Nat'l Bank of the Republic, N.Y.	15,000 00	12,450 00
320 "	Union National Bank, N.Y.	16,000 00	23,200 00
150 "	N. Y. Life Ins. and Trust Co., N.Y.	15,000 00	54,000 00
100 "	United States Trust Co., N.Y.	10,000 00	33,000 00
100 "	Union Trust Company, N.Y.	10,000 00	11,500 00
100 "	Central Trust Company, N.Y.	10,000 00	11,000 00
		$5,010,330 69	$5,476,023 69

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
42 shares	Hartford Carpet Company	$9,240 00	$4,080 00
5 "	Phœnix National Bank	750 00	
		$9,990 00	

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$365,000 00	
Loans on mortgage of real estate (first liens*),	86,920 00	
Interest due or accrued thereon	1,828 83	
Stocks, bonds, etc., as per schedule	5,476,023 69	
Loans on collateral security, as per schedule	4,080 00	
Cash in the office of the company	14,682 46	
deposited in various banks	577,710 77	
Interest due and accrued	7,083 31	
Premiums in course of collection (gross)	380,818 73	
Gross Assets		$6,914,147 79
Deduct deposit in Canada		36,050 00
Balance		$6,878,097 79

Liabilities.

Losses adjusted, unpaid	$44,638 66
claimed and reported	128,930 52
disputed or resisted	26,804 82
Unearned premiums on outstanding risks	1,617,189 85
Commissions and brokerage	39,375 00

* Value of lands mortgaged $84,000 00
Value of buildings thereon 86,000 00
Amount of insurance held as collateral 50,000 00

Return premiums	$11,250 00	
Printing, etc.	500 00	
Gross Liabilities, except Capital	$1,868,688 85	
Deduct Liabilities on Canada Deposit	36,050 00	
		$1,832,638 85
Surplus as regards Policy-holders		$5,045,458 94
Paid-up Capital		3,000,000 00
Surplus over Capital		$2,045,458 94

Income.

Cash received for fire premiums	$2,519,285 96	
Deduct re-insurance and return premiums	152,377 38	
Net cash received for fire premiums		$2,366,908 58
Cash received for inland premiums	144,552 25	
Deduct re-insurance and return premiums	25,309 35	
Net cash received for inland premiums		119,242 90
Interest received on mortgages		5,337 38
Interest and dividends received from all other sources		343,424 99
Income from rents		8,464 39
Gross Cash Income		$2,843,378 24

Expenditures.

Cash paid for fire losses	$1,258,801 78
paid for inland losses	31,650 75
dividends paid	600,000 00
paid for commissions and brokerage	380,810 99
for salaries of officers and employés	157,830 11
for State and local taxes	49,430 62
for incidental expenses	133,356 40
Gross Cash Expenditures	$2,611,880 65

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$278,212,213 00	$3,347,847 93
written during 1878	238,345,991 00	2,519,285 96
Total	$516,558,204 00	$5,867,133 89
Deduct risks expired and terminated	238,370,824 00	2,667,505 79
In force at end of year	$278,187,380 00	$3,199,628 10
Deduct amount re-insured	725,000 00	8,275 00
Net amount in force	$277,462,380 00	$3,191,353 10
Inland risks outstanding Dec. 31, 1877	$35,000 00	$850 00
written during 1878	20,195,931 00	144,552 25
Total	$20,230,931 00	$145,402 25
Deduct risks expired and terminated	20,112,431 00	142,146 24
In force at end of year	$118,500 00	$3,256 01

MISCELLANEOUS.

Premiums received from organization of company	$80,188,047 89
Losses paid from organization of company	49,805,961 97
Cash dividends declared from organization of company	10,303,365 00
Dividends declared during the year (20 per cent)	600,000 00
Fire losses incurred during the year	1,246,245 97
Inland losses incurred during the year	29,585 75
Company's stock owned by directors	306,300 00

ÆTNA INSURANCE COMPANY, NEW YORK.

[Incorporated Dec. 1, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, $200,000.

F. A. CONKLING, *President.* *Secretary*, O. S. BOGERT.

Office, No. 172 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$139,000 00	$142,217 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Ridgewood Insurance Company	$1,000 00	$800 00
17 " Relief Insurance Company	765 00	400 00
10 " Irving Insurance Company	900 00	800 00
5 " New York Equitable Insurance Co.	332 50	200 00
5 " Archer and Pancoast Manuf. Co.	6,000 00	4,000 00
	$8,997 50	$6,200 00

SUMMARY OF ASSETS, DEC, 31, 1878.

Cash value of unencumbered real estate	$9,797 70	
Loans on mortgage of real estate (first liens*)	53,600 00	
Interest due or accrued thereon	739 75	
Stocks, bonds, etc., as per schedule	142,217 50	
Loans on collateral security, as per schedule	6,200 00	
Cash in the office of the company	1,227 42	
deposited in bank	8,636 71	
Interest due and accrued	1,710 29	
Premiums in course of collection (net)	8,920 40	
Premiums more than 3 months due, $534 15		
Gross Assets		$233,049 77

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* Value of lands mortgaged $58,000 00
Value of buildings thereon 65,000 00
Amount of insurance held as collateral 52,300 00

Liabilities.

Losses adjusted, unpaid	$5,776 45	
disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	24,452 61	
State and local taxes	1,800 00	
Gross Liabilities, except Capital		$33,029 06
Surplus as regards Policy-holders		$200,020 71
Paid-up Capital		200,000 00
Surplus over Capital		$20 71

Income.

Cash received for fire premiums	$58,478 91	
Deduct re-insurance and return premiums	8,731 11	
Net cash received for fire premiums		$49,747 80
Cash received for marine and inland premiums,	$2,514 17	
Deduct re-insurance and return premiums	521 96	
Net cash received for marine and inl'd premiums,		1,992 21
Interest received on mortgages		4,470 72
Interest and dividends received from all other sources		4,168 48
Gross Cash Income		$60,379 21

Expenditures.

Cash paid for fire losses	$25,633 36
paid for marine and inland losses	246 75
dividends paid	17,000 00
paid for commissions and brokerage	9,614 91
for salaries and incidentals	25,767 00
for State and local taxes	1,115 41
Gross Cash Expenditures	$79,377 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$7,995,345 00	$52,874 10
written during 1878	8,438,705 00	51,570 69
Total	$16,434,050 00	$104,444 79
Deduct risks expired and terminated	9,013,106 00	51,598 75
In force at end of year	$7,420,944 00	$52,846 04
Deduct amount re-insured	836,743 00	4,256 07
Net amount in force	$6,584,201 00	$48,589 97

Marine risks outstanding Dec. 31, 1877	$117,350 00	240 64
written during 1878	1,888,650 00	2,374 44
Total	$2,006,000 00	$2,615 08
Deduct risks expired and terminated	1,582,550 00	2,111 32
In force at end of year	423,450 00	503 76
Deduct amount re-insured	161,225 00	195 48
Net amount in force	$262,225 00	308 28

MISCELLANEOUS.

Premiums received from organization of company	$814,779 56
Losses paid from organization of company	456,338 72
Cash dividends declared from organization of company	155,000 00
Dividends declared during the year (8½ per cent)	17,000 00
Fire losses incurred during the year	25,343 90
Marine and inland losses incurred during the year	246 75
Company's stock owned by directors	62,400 00

ALBANY INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated March 8, 1811. Re-organized June 1, 1851.]

PAID-UP CAPITAL, $200,000.

HARMON PUMPELLY, *President.* *Secretary*, THEODORE TOWNSEND.

Office, corner State and Chapel Streets.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$310,000 00	$325,093 75
Albany city bonds	20,000 00	23,500 00
Syracuse city bonds	5,000 00	5,500 00
Poughkeepsie city bonds	5,000 00	5,000 00
Chicago city bonds	5,000 00	5,000 00
Jersey city bonds	5,000 00	5,350 00
Watervliet Turnpike and Railroad bonds	15,000 00	15,000 00
New York Central Railroad bonds	15,000 00	15,675 00
Buffalo and Erie Railroad bonds	5,000 00	5,400 00
	$385,000 00	$405,518 75

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$405,518 75	
Cash in the office of the company	955 30	
deposited in various banks	21,328 43	
Interest due and accrued	379 17	
Premiums in course of collection (net)	142 17	
Gross Assets		$428,323 82

Liabilities.

Losses claimed and reported	$3,700 00	
Unearned premiums on outstanding risks	34,101 18	
Gross Liabilities, except Capital		$37,801 18
Surplus as regards Policy-holders		$390,522 64
Paid-up Capital		200,000 00
Surplus over Capital		$190,522 64

Income.

Cash received for fire premiums	$64,927 45	
Deduct re-insurance and return premiums	4,338 61	
Net cash received for fire premiums		$60,588 84
Interest and dividends received from all sources		23,031 51
Gross Cash Income		$83,620 35

Expenditures.

Cash paid for fire losses	$7,624 72
Cash dividends paid	35,000 00
Cash paid for commissions and brokerage	6,020 72
for salaries and incidentals	11,358 12
for State and local taxes	826 83
Gross Cash Expenditures	$60,830 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,701,222 00	$67,017 60
written during 1878	8,477,891 00	65,069 62
Total	$17,179,113 00	$132,087 22
Deduct risks expired and terminated	8,214,956 00	64,775 33
In force at end of year	$8,964,157 00	$67,311 89
Deduct amount re-insured	170,175 00	1,078 11
Net amount in force	$8,793,982 00	$66,233 78

Miscellaneous.

Premiums received from re-organization of company	$1,640,478 00
Losses paid from re-organization of company	585,029 00
Cash dividends declared from re-organization of company	730,000 00
Dividends declared during the year (17½ per cent)	35,000 00
Fire losses incurred during the year	11,324 72
Company's stock owned by directors	33,600 00

AMERICAN INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

PAID-UP CAPITAL, $600,000.*

S. G. GOULD, *President.* *Secretary*, FRED. H. HARRIS.

Office, No. 746 Broad Street.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$225,458 65	
Loans on mortgage of real estate (first liens†),	798,183 29	
Interest due or accrued thereon	23,808 20	
United States bonds, 1881, 5s	321,000 00	
Cash in the office of the company	3,760 92	
deposited in various banks	44,581 10	
Premiums in course of collection (gross)	14,493 95	
Rents due and accrued	2,234 86	
Company's own scrip	$70,000 00	
Gross Assets		$1,433,520 97

LIABILITIES.

Losses claimed and reported	$2,822 13	
Less re-insurance	594 76	
Net amount of unpaid losses	2,227 37	
Unearned premiums on outstanding risks	100,476 93	
Dividends to scripholders, unpaid	4,056 30	
Commissions and brokerage	2,972 12	
Dividends to policy-holders	25,400 00	
Gross Liabilities, except Capital		135,132 72
Surplus as regards Policy-holders		$1,298,388 25
Paid-up Capital		600,000 00
Surplus over Capital		$698,388 25

INCOME.

Cash received for fire premiums	$179,232 84	
Deduct re-insurance and return premiums	11,612 57	
Net cash received for fire premiums		$167,620 27
Interest received on mortgages		64,004 18
Interest and dividends received from all other sources		18,789 96
Income from rents and conscience money		7,516 10
Gross Cash Income		$257,930 51

EXPENDITURES.

Cash paid for fire losses	$36,644 12	
Deduct salvage and re-insurance	10 33	
Net cash paid for fire losses		$36,633 79

* Represented by scrip pledged to meet losses.

† Total value of property mortgaged $2,381,350 00
Amount of insurance held as collateral 1,014,870 00

Cash dividends paid scripholders	$61,845 40
Cash dividends paid policy-holders	24,669 00
Cash paid for commissions and brokerage	22,039 15
for salaries of officers and employés	29,968 92
for State and local taxes	4,193 01
for incidental expenses	5,065 30
Gross Cash Expenditures	$184,414 57

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$25,665,204 30	$204,780 49
written during 1878	25,522,439 23	172,732 16
Total	$51,187,643 53	$377,512 65
Deduct risks expired and terminated	25,135,462 59	179,022 75
In force at end of year	$26,052,180 94	$198,489 90
Deduct amount re-insured	447,800 00	2,471 30
Net amount in force	$25,604,380 94	$196,018 60

MISCELLANEOUS.

Premiums received from organization of company	$2,829,866 22
Losses paid from organization of company	668,469 05
Cash dividends declared from organization of company	878,227 26
Dividends declared during the year (10 per cent)	60,000 00
Fire losses incurred during the year	35,951 83

AMERICAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 30, 1857; commenced business May 1, 1857.]

PAID-UP CAPITAL, $400,000.

JAMES M. HALSTED, *President.* *Secretary*, THOMAS L. THORNELL.

Office, No. 120 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$500,000 00	$526,500 00
900 shares Harlem Gas Light Company	45,000 00	22,500 00
133 " Delaware and Hudson Canal Co.	13,300 00	5,054 00
Delaware and Hudson Canal Company bonds	50,000 00	48,500 00
400 shares Rensselaer and Saratoga Railroad	40,000 00	40,400 00
100 " National Bank of Commerce	10,000 00	11,700 00
200 " American Exchange Nat'l Bank	20,000 00	20,200 00
40 " Nat'l Bank, State of New York	4,000 00	4,000 00
100 " Mercantile Trust Company	10,000 00	10,000 00
	$692,300 00	$688,854 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$3,285 00	$3,000 00
40 shares Equitable Life Assurance	6,000 00	4,000 00
35 " Pennsylvania Coal Company	2,275 00	2,000 00
15 " United States Trust Company	5,100 00	3,400 00
200 " Pacific Fire Insurance Company	12,000 00	9,500 00
47 " Harlem Gas Light Company } 100 " Rensselaer and Saratoga Railroad }	11,275 00	9,000 00
15 " Equitable Life Assurance	2,250 00	1,500 00
United States bonds } 104 shares Bank of State of New York } 10 " American Exchange Bank }	22,360 00	20,000 00
	$64,545 00	$52,400 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$175,720 00	
Interest due or accrued thereon	2,321 76	
Stocks, bonds, etc., as per schedule	688,854 00	
Loans on collateral security, as per schedule	52,400 00	
Cash in the office of the company	2,759 33	
deposited in Leather Manuf. Nat'l Bank,	28,731 95	
Interest due and accrued	10,713 34	
Premiums in course of collection (gross)	8,894 02	
Premiums more than 3 months due. $859 72		
Gross Assets		$970,394 40†

Liabilities.

Losses claimed and reported	$3,500 00	
Unearned premiums on outstanding risks	59,104 80	
Unpaid scrip ordered to be redeemed	6,432 00	
Interest due or accrued on scrip	3,511 60	
Due and accrued for rent	1,666 66	
Commissions and brokerage	217 50	
Return premiums	1,413 53	
Gross Liabilities, except Capital and Scrip,		$75,846 09
Surplus as regards Policy-holders		$894,548 31
Paid-up Capital	$400,000 00	
Scrip outstanding, not ordered to be redeemed,	301,048 00	
		$701,048 00
Surplus over Capital and Scrip		$193,500 31

* Value of lands mortgaged $150,500 00
Value of buildings thereon 235,000 00
Amount of insurance held as collateral 191,000 00

† Including $200,000 special reserve fund, held under New York law.

Income.

Cash received for fire premiums	$160,062 47	
Deduct re-insurance and return premiums	36,107 47	
Net cash received for fire premiums		$123,955 00
Interest received on mortgages		11,572 66
Interest and dividends received from all other sources		41,594 34
Income from rents		1,125 30
Gross Cash Income		$178,247 30

Expenditures.

Cash paid for fire losses	$14,510 03	
Deduct salvage and re-insurance	1,542 17	
Net cash paid for fire losses		$12,967 86
Cash dividends paid		56,000 00
Cash paid for redemption of scrip		30,985 00
Interest paid scripholders		16,459 80
Cash paid for commissions and brokerage		3,548 78
for salaries of officers and employés		41,493 79
for incidental expenses		15,862 11
Gross Cash Expenditures		$177,317 34

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$37,370,093 00	$137,775 12
written during 1878	45,930,583 00	137,795 55
Total	$83,300,676 00	$275,570 67
Deduct risks expired and terminated	48,961,831 00	150,121 82
In force at end of year	$34,338,845 00	$125,448 85
Deduct amount re-insured	1,738,876 00	7,305 04
Net amount in force	$32,599,969 00	$118,143 81

Miscellaneous.

Premiums received from organization of company	$3,227,609 00
Losses paid from organization of company	895,263 00
Cash dividends declared from organization of company	802,000 00
Dividends declared during the year (14 per cent)	56,000 00
Fire losses incurred during the year	14,903 00
Company's stock owned by directors	140,750 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, $400,000.

THOMAS R. MARIS, *President.* *Secretary*, ALBERT C. L. CRAWFORD.

Office, No. 310 Walnut Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares North Pennsylvania R.R. Company,	$5,000 00	$3,675 00
100 shares Pennsylvania R.R. Company . .	5,000 00	3,300 00
Pennsylvania R.R. registered bonds, 6s . .	10,000 00	10,000 00
Philadelphia and Reading R.R. coupon bonds,	2,100 00	1,050 00
Harrisburg, P., Mt. Joy, and L. R.R. bonds .	10,000 00	10,600 00
Delaware Railroad Company mortgage bonds .	5,000 00	5,300 00
North Penn. R.R. 1st mortgage bonds, 6s .	14,000 00	15,260 00
North Penn. R.R. 2d mortgage bonds, 7s .	4,000 00	4,520 00
Penn. R.R. reg'd mortgage bonds, general .	20,000 00	22,000 00
Penn. R.R. consolidated mortgage bonds, 6s .	20,000 00	20,000 00
Phila., Wil., and Baltimore R.R. bonds . .	10,000 00	10,600 00
Del. and R. Canal and Camd. and Amb. R.R. and Transportation Co.'s mortgage bonds .	24,000 00	26,160 00
Elmira and Williamsport R.R. Co. bonds .	1,000 00	550 00
Schuylkill Nav. Co. 1st mortgage bonds . .	12,000 00	9,600 00
Chesapeake and Del. Canal Co. mort. bonds .	10,000 00	7,000 00
Lehigh Coal and Navigation Co. bonds . .	20,000 00	20,500 00
Lehigh Coal and Navigation Co. reg'd bonds .	20,000 00	20,900 00
Susquehanna Canal Co. mortgage bond . .	7,000 00	1,750 00
Delaware Division Canal Co. mortgage bond .	15,000 00	9,000 00
Schuylkill Navigation Co. mortgage loan .	1,225 00	551 25
Cincinnati city bonds, 7-30s	30,000 00	32,700 00
Tennessee state loan, 6s	24,000 00	7,200 00
United States registered bonds . . .	330,000 00	349,675 00
American Steamship Company loan . .	15,000 00	12,412 50
Shamokin Val. and P. R.R. 1st mort. bond, 7s,	20,000 00	19,600 00
Ground rents	–	31,824 17
		$655,727 92

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Lehigh Coal and Navigation Company loan .	$1,810 00	$1,658 66
Lehigh Valley Railroad bonds, 7s . . .	3,480 00	4,000 00
Missouri state bond	1,040 00	
25 shares Nesquehoning Valley Railroad .	1,200 00	
196 shares Lehigh Valley Railroad . . .	6,517 00	7,000 00
Mortgage additional	2,000 00	
Charlestown Mining and Manuf. Co. bonds .	8,800 00	7,000 00
100 shares Pennsylvania Railroad . . .	3,300 00	2,000 00

100 shares Philadelphia and Reading Railroad,	$1,200 00	$4,000 00
100 " Pennsylvania Railroad	3,300 00	
200 " North Pennsylvania Railroad	7,300 00	7,500 00
Pittsburg, Cin., and St. L. R.R. mort. bonds	1,995 00	
400 shares Pennsylvania Railroad	13,200 00	10,000 00
Personal loan	-	1,000 00
	$55,142 00	$44,158 66

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$135,100 00	
Loans on mortgage of real estate (first liens*),	410,439 50	
Interest due or accrued thereon	9,366 30	
Stocks, bonds, etc., as per schedule	655,727 92	
Loans on collateral security, as per schedule	44,158 66	
Cash in the office of the company	770 29	
deposited in various banks	95,518 03	
Interest due and accrued	5,149 86	
Premiums in course of collection (net)	8,219 05	
Rents due and accrued	266 36	
Gross Assets		$1,364,715 97

Liabilities.

Losses adjusted, unpaid	$1,145 13	
claimed and reported	10,245 00	
disputed or resisted	1,200 00	
Unearned premiums on outstanding risks	162,278 45	
Reclaimable on perpetual fire policies	269,328 10	
Dividends to stockholders, unpaid	1,115 00	
Due and accrued for rent, salaries, etc.	617 22	
State and local taxes	2,773 41	
Gross Liabilities, except Capital		$448,702 31
Surplus as regards Policy-holders		$916,013 66
Paid-up Capital		400,000 00
Surplus over Capital		$516,013 66

Income.

Cash received for fire premiums	$331,256 06	
Deduct re-insurance and return premiums	30,413 42	
Net cash received for fire premiums		$300,842 64
Interest received on mortgages		25,058 00
Interest and dividends received from all other sources		38,121 62
Income from rents and incidentals		4,754 55
Deposits received for perpetual fire risks	$3,094 63	
Gross Cash Income		$368,776 81

* Value of lands mortgaged $345,175 00
Value of buildings thereon 653,375 00
Amount of insurance held as collateral . . . 339,200 00

Expenditures.

Cash paid for fire losses	$117,449 33
Cash dividends paid	39,740 00
Cash paid for commissions and brokerage	72 37
for salaries of officers and employés	85,305 80
for State and local taxes	11,361 95
for incidental expenses	4,208 57
Gross Cash Expenditures	$258,138 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$31,812,028 00	$333,720 12
written during 1878	34,435,119 00	316,727 59
Total	$66,247,147 00	$650,447 71
Deduct risks expired and terminated	36,311,107 00	349,454 86
In force at end of year	$29,936,040 00	$300,992 85
Deduct amount re-insured	187,462 00	1,413 68
Net amount in force	$29,748,578 00	$299,579 17
Perpetual risks in force	$10,881,423 00	

Miscellaneous.

Premiums received from organization of company	$6,221,687 93
Losses paid from organization of company	4,049,456 26
Cash dividends declared from organization of company	2,012,975 50
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	115,232 47
Company's stock owned by directors	19,900 00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS.

[Incorporated February, 1853. Commenced business February, 1853.]

Paid-up Capital, $300,000.

George T. Cram, *President.* *Secretary*, James Newman.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$250,000 00	$293,500 00
Missouri state bonds	418,000 00	443,080 00
	$668,000 00	$736,580 00

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule	$736,580 00	
Cash in the office of the company	1,392 72	
deposited in Bank of Commerce	24,478 41	
Premiums in course of collection (gross)	39,662 90	
Gross Assets		$802,114 03

Liabilities.

Losses adjusted, unpaid	$18,422 31	
claimed and reported	10,275 00	
disputed or resisted	42,000 00	
Total amount of losses	$70,697 31	
Less re-insurance	2,444 89	
Net amount of unpaid losses	$68,252 42	
Unearned premiums on outstanding risks	188,444 86	
Dividends to stockholders, unpaid	1,165 75	
Commissions and brokerage	5,949 43	
Gross Liabilities, except Capital		$263,812 46
Surplus as regards Policy-holders		$538,301 57
Paid-up Capital		300,000 00
Surplus over Capital		$238,301 57

Income.

Cash received for fire premiums	$401,849 35	
Deduct re-insurance and return premiums	63,284 93	
Net cash received for fire premiums		$338,564 42
Interest received on bonds		39,050 92
Interest and dividends received from all other sources		944 27
Gross Cash Income		$378,559 61

Expenditures.

Cash paid for fire losses	$200,492 61	
Deduct salvage and re-insurance	10,431 70	
Net cash paid for fire losses		$190,060 91
Cash dividends paid		40,904 25
Cash paid for commissions and brokerage		59,956 20
for salaries of officers and employés		31,270 39
for State and local taxes		8,412 82
for rent and incidental expenses		34,365 96
Gross Cash Expenditures		$364,970 53

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$27,785,584 00	$433,514 23
written during 1878	27,549,502 00	394,127 55
Total	$55,335,086 00	$827,641 78
Deduct risks expired and terminated	26,612,808 00	432,219 42
In force at end of year	$28,722,278 00	$395,422 36
Deduct amount re-insured	1,240,166 00	20,675 23
Net amount in force	$27,482,112 00	$374,747 13

MISCELLANEOUS.

Premiums received from organization of company	$4,495,721 90
Losses paid from organization of company	2,793,766 39
Cash dividends declared from organization of company	194,537 70
Dividends declared during the year (13⅔ per cent)	41,000 00
Fire losses incurred during the year	189,075 13
Company's stock owned by directors	40,250 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, $200,000.

HENRY BUTLER, *President.* *Secretary*, WILLIAM RAYNOR.

Office, No. 61 Liberty Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$184,000 00	$190,977 50
227 shares American Exchange Bank	22,700 00	22,700 00
Brooklyn and Newtown Railroad bonds	10,000 00	8,500 00
Produce Exchange stock	1,000 00	275 00
	$217,700 00	$222,452 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
49 shares New York and New Haven R.R.	$6,860 00	
100 shares Williamsburg Gas Company	6,500 00	
New York and Erie Railroad bonds	2,000 00	$19,100 00
Central Park and North River Railroad bonds,	3,250 00	
450 shares Firemen's Trust Ins. Company	4,725 00	
Williamsburg Gas Company scrip	1,000 00	
494 shares Westchester Insurance Company	5,582 00	9,000 00
52 shares Central National Bank	5,200 00	
	$35,117 00	$28,100 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$20,500 00
Loans on mortgage of real estate (first liens*),	9,300 00
Interest due or accrued thereon	217 00
Stocks, bonds, etc., as per schedule	222,452 50
Loans on collateral security, as per schedule	28,100 00
Cash in the office of the company	158 40
deposited in various banks	7,064 74

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* Value of lands mortgaged $8,000 00
Value of buildings thereon 13,000 00
Amount of insurance held as collateral 10,000 00

Interest due and accrued	$1,412 00	
Premiums in course of collection (gross)	3,646 48	
Premiums more than 3 months due, $671 19		
Gross Assets		$292,851 12

LIABILITIES.

Losses claimed and reported	$2,000 00	
Unearned premiums on outstanding risks	18,664 30	
Dividends to stockholders, unpaid	895 00	
Due and accrued for rent, salaries, etc.	458 33	
State and local taxes	1,000 00	
Commissions and brokerage	582 47	
Gross Liabilities, except Capital		23,600 10
Surplus as regards Policy-holders		$269,251 02
Paid-up Capital		200,000 00
Surplus over Capital		$69,251 02

INCOME.

Cash received for fire premiums	$42,547 85	
Deduct re-insurance and return premiums	7,260 30	
Net cash received for fire premiums		$35,287 55
Cash received for marine and inland premiums		2,878 50
Interest received on mortgages		733 03
Interest and dividends received from all other sources		14,439 78
Gross Cash Income		$53,338 86

EXPENDITURES.

Cash paid for fire losses	$3,568 22	
Deduct salvage and re-insurance	143 78	
Net cash paid for fire losses		$3,424 44
Cash paid for marine and inland losses		343 42
Cash dividends paid		19,937 50
Cash paid for commissions and brokerage		3,077 07
for salaries of officers and employés		15,670 00
for State and local taxes		474 67
for incidental expenses		6,875 21
Gross Cash Expenditures		$49,802 31

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$10,719,187 00	$38,157 47
written during 1878	10,820,963 00	43,159 16
Total	$21,540,150 00	$81,316 63
Deduct risks expired and terminated	11,105,806 00	46,201 13
In force at end of year	$10,434,344 00	$35,115 50
Deduct amount re-insured	264,450 00	1,141 66
Net amount in force	$10,169,894 00	$33,973 84

Marine risks outstanding Dec. 31, 1877	$75,000 00	$1,995 50
written during 1878	98,250 00	2,878 50
Total	$173,250 00	$4,874 00
Deduct risks expired and terminated	75,000 00	1,995 50
In force at end of year	$98,250 00	$2,878 50

MISCELLANEOUS.

Premiums received from organization of company	$1,299,976 19
Losses paid from organization of company	507,907 59
Cash dividends declared from organization of company	265,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	5,203 46
Marine and inland losses incurred during the year	343 42
Company's stock owned by directors	62,500 00

AMITY INSURANCE COMPANY, NEW YORK.

[Incorporated June 19, 1873. Commenced business June 19, 1873.]

PAID-UP CAPITAL, $200,000.

EDWARD MERRITT, *President.* *Secretary*, NATHAN HARPER.

Office, No. 155 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$193,000 00	$202,800 00
Market National Bank stock	2,500 00	2,875 00
	$195,500 00	$205,675 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Produce Exchange certificate	$600 00	$450 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$4,500 00	
Loans on mortgage of real estate (first liens*),	8,000 00	
Interest due or accrued thereon	298 66	
Stocks, bonds, etc., as per schedule	205,675 00	
Loans on collateral security, as per schedule	450 00	
Cash in the office of the company	1,084 67	
deposited in various banks	1,935 14	
Interest due and accrued	2,231 04	
Premiums in course of collection (gross)	7,408 44	
Notes taken for marine and inland risks	600 00	
Gross Assets		$232,182 95

* Value of lands mortgaged $4,500 00
Value of buildings thereon 12,000 00
Amount of insurance held as collateral 12,000 00

Liabilities.

Losses adjusted, unpaid	$1,257 75	
claimed and reported	1,600 00	
disputed or resisted	1,561 18	
Unearned premiums on outstanding risks	20,150 31	
Due for borrowed money	5,000 00	
State and local taxes	384 32	
Commissions and brokerage	780 10	
Rent	250 00	
Gross Liabilities, except Capital		$30,983 66
Surplus as regards Policy-holders		$201,199 29
Paid-up Capital		200,000 00
Surplus over Capital		$1,199 29

Income.

Cash received for fire premiums	$67,700 60	
Deduct re-insurance and return premiums	7,573 08	
Net cash received for fire premiums		$60,127 52
Cash received for marine and inland premiums		4,198 56
Unpaid premium notes received during the year	$600 00	
Interest received on mortgages		280 00
Interest and dividends received from all other sources		10,795 07
Income from rents		291 32
Income from sale of lease		7,500 00
Gross Cash Income		$83,192 47

Expenditures.

Cash paid for fire losses	$44,487 41
for marine and inland losses	1,742 85
for commissions and brokerage	10,243 15
for salaries of officers and employés	9,248 00
for State and local taxes	1,088 97
for rents and incidentals	8,060 69
Gross Cash Expenditures	$74,871 07

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$5,510,998 00	$48,289 40
written during 1878	6,269,254 00	64,107 37
Total	$11,780,252 00	$112,396 77
Deduct risks expired and terminated	7,495,833 00	76,445 33
In force at end of year	$4,284,419 00	$35,951 44
Deduct amount re-insured	164,983 00	614 59
Net amount in force	$4,119,436 00	$35,336 85

Marine risks outstanding Dec. 31, 1877	$56,500 00	$2,214 00
written during 1878	172,375 00	5,198 56
Total	$228,875 00	$7,412 56
Deduct risks expired and terminated	109,375 00	3,538 05
In force at end of year	$119,500 00	$3,874 51

MISCELLANEOUS.

Premiums received from organization of company	$371,413 00
Losses paid from organization of company	154,964 00
Cash dividends declared from organization of company	55,000 00
Fire losses incurred during the year	45,905 15
Marine and inland losses incurred during the year	1,742 85
Company's stock owned by directors	86,900 00

ATLANTIC INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Dec. 31, 1871. Commenced business Jan. 2, 1872.]

PAID-UP CAPITAL, $200,000.

JOHN D. COCKS, *President.* *Secretary*, WILLIAM D. CORNELL.

Office, No. 178 Broadway, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$205,000 00	$211,137 50
South Carolina state bonds	19,000 00	2,400 00
Richmond (Va.) city bonds	10,000 00	11,750 00
	$234,000 00	$225,287 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Atlantic Dock Company stock	$17,050 00	$10,000 00
Atlantic Avenue Railroad mortgage bonds	3,000 00	2,000 00
First National Bank, Brooklyn, stock	10,000 00	5,000 00
Tradesmen's Fire Insurance Company stock	1,360 00	1,000 00
Manhattan Fire Insurance Company stock	560 00	350 00
American Fire Insurance Company stock	1,350 00	
New York Produce Exchange Ins. Co. stock	500 00	2,000 00
Metropolitan Plate Glass Insurance Co. stock	1,050 00	
	$34,870 00	$20,350 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$86,500 00
Interest due or accrued thereon	1,055 01

* Value of lands mortgaged $97,500 00
Value of buildings thereon 138,500 00
Amount of insurance held as collateral 94,500 00

Stocks, bonds, etc., as per schedule	$225,287 50	
Loans on collateral security, as per schedule	20,350 00	
Cash in the office of the company	13,488 53	
deposited in Nassau National Bank	32,880 21	
Interest due and accrued	147 87	
Premiums in course of collection (gross)	16,881 09	
Gross Assets		$396,590 21
Deduct special deposits in other States		11,750 00
Balance		$384,840 21

Liabilities.

Losses adjusted, unpaid	$28,827 37	
claimed and reported	13,310 96	
disputed or resisted	7,776 77	
Unearned premiums on outstanding risks	106,961 31	
Commissions and brokerage	2,168 62	
Gross Liabilities, except Capital	$159,045 03	
Deduct Liabilities on special deposits	11,750 00	
		$147,295 03
Surplus as regards Policy-holders		$237,545 18
Paid-up Capital		200,000 00
Surplus over Capital		$37,545 18

Income.

Cash received for fire premiums	$334,274 65	
Deduct re-insurance and return premiums	54,296 52	
Net cash received for fire premiums		$279,978 13
Interest received on mortgages		6,071 23
Interest and dividends received from all other sources		13,538 60
Gross Cash Income		$299,587 96

Expenditures.

Cash paid for fire losses	$218,461 18	
Deduct salvage and re-insurance	2,366 73	
Net cash paid for fire losses		$216,094 45
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		42,781 73
for salaries of officers and employés		23,919 24
for State and local taxes		8,623 42
for rent and incidentals		23,514 64
Gross Cash Expenditures		$334,933 48

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$23,612,585 00	$190,183 23
written during 1878	32,025,825 00	343,516 15
Total	$55,638,410 00	$533,699 38
Deduct risks expired and terminated	33,711,502 00	322,536 40
In force at end of year	$21,926,908 00	$211,162 98
Deduct amount re-insured	209,832 00	1,681 53
Net amount in force	$21,717,076 00	$209,481 45

Miscellaneous.

Premiums received from organization of company	$2,340,244 40
Losses paid from organization of company	1,269,403 46
Cash dividends declared from organization of company	120,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	244,267 54
Company's stock owned by directors	56,350 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1852. Commenced business June, 1852.]

Paid-up Capital, $200,000.

J. S. Parish, *President.* *Secretary*, T. W. Hayward, Jr.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
200 shares	National Bank of Commerce, Prov.	$10,000 00	$9,400 00
120 "	Northern Bank, Providence	12,000 00	10,800 00
113 "	Weybosset Nat'l Bank, Providence,	5,650 00	6,328 00
200 "	First National Bank, Providence	20,000 00	18,000 00
200 "	Merchants' Nat'l Bank, Providence,	10,000 00	11,400 00
169 "	Fourth National Bank, Providence,	16,900 00	19,773 00
11 "	American Exch. Nat'l Bank, N.Y.	1,100 00	1,100 00
10 "	R. I. Safe Deposit Company, Prov.	1,000 00	750 00
104 "	Michigan Central Railroad	10,400 00	7,800 00
		$87,050 00	$85,351 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate		$152,280 26
Stock, bonds, etc., as per schedule		85,351 00
Cash in the office of the company		534 22
deposited in Fourth National Bank		4,246 47
Premiums in course of collection (gross)		7,141 93
Rents due and accrued		4,468 58
Premiums more than 3 months due,	$843 89	
Gross Assets		$254,022 4

Liabilities.

Losses adjusted, unpaid	$625 00	
claimed and reported	3,362 75	
disputed or resisted	13,490 00	
Unearned premiums on outstanding risks	25,423 34	
Dividends to stockholders, unpaid	106 50	
Due and accrued for rent, salaries, etc.	115 55	
Due for borrowed money, with interest	3,391 17	
Commissions and brokerage	1,625 33	
Gross Liabilities, except Capital		$48,139 64
Surplus as regards Policy-holders		$205,882 82
Paid-up Capital		200,000 00
Surplus over Capital		$5,882 82

Income.

Cash received for fire premiums	$47,260 89	
Deduct re-insurance and return premiums	9,317 07	
Net cash received for fire premiums		$37,943 82
Cash received for marine and inland premiums,	$7,098 85	
Deduct re-insurance and return premiums	3,472 27	
Net cash received for marine and inland prems.		3,626 58
Interest and dividends received from all sources		4,435 54
Income from rents		9,499 07
Gross Cash Income		$55,505 01

Expenditures.

Cash paid for fire losses	$26,786 93	
Deduct salvage and re-insurance	1,390 87	
Net cash paid for fire losses		$25,396 06
Cash paid for marine and inland losses	$6,017 15	
Deduct salvage and re-insurance	2,219 96	
Net cash paid for marine and inland losses		3,797 19
Cash dividends paid		45 00
Cash paid for commissions and brokerage		7,275 90
for salaries and incidentals		11,837 32
for State and local taxes		2,494 10
for expense on real estate		4,111 67
Gross Cash Expenditures		$54,957 24

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$5,227,646 86	$72,156 07
written during 1878	4,156,074 96	47,260 89
Total	$9,383,721 82	$119,416 96
Deduct risks expired and terminated	5,566,463 58	68,515 43
In force at end of year	$3,817,258 24	$50,901 53
Deduct amount re-insured	51,580 25	531 67
Net amount in force	$3,765,677 99	$50,369 86

Marine risks outstanding Dec. 31, 1877	$68,160 00	$889 70
written during 1878	777,863 00	7,098 85
Total	$846,023 00	$7,988 55
Deduct risks expired and terminated	830,823 00	7,928 23
In force at end of year	$15,200 00	$60 32

MISCELLANEOUS.

Premiums received from organization of company	$2,960,829 26
Losses paid from organization of company	2,279,071 58
Cash dividends declared from organization of company	323,000 00
Fire losses incurred during the year	20,773 20
Marine and inland losses incurred during the year	2,827 15
Company's stock owned by directors	52,777 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business April 11, 1842.]

JOHN D. JONES, *President.* *Secretary*, JOS. H. CHAPMAN.

Office, No. 51 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.*
American Exchange Bank stock	$40,000 00	$36,000 00
Bank of America stock	90,000 00	90,000 00
Bank of Commerce stock	20,000 00	20,000 00
Bank of New York stock	43,000 00	43,000 00
Leather Manufacturers' Bank stock	15,600 00	15,600 00
Merchants' Bank stock	65,150 00	65,150 00
Mechanics' Bank stock	45,900 00	45,900 00
Manhattan Company stock	8,550 00	8,550 00
Market Bank stock	25,000 00	22,500 00
Metropolitan Bank stock	33,700 00	33,700 00
Phenix Bank stock	24,440 00	17,108 00
Union Bank stock	32,000 00	32,000 00
New York State bonds	45,000 00	45,000 00
Illinois State bonds	4,000 00	3,600 00
New York Central Railroad bonds	39,000 00	33,150 00
Delaware and Hudson Canal Co. bonds	50,000 00	45,000 00
New York county and city bonds	650,600 00	605,600 00
Brooklyn city bonds	122,000 00	109,800 00
Kings County bonds	29,000 00	26,100 00
Jersey City bonds	100,000 00	90,000 00
United States bonds	9,715,000 00	8,549,000 00
District of Columbia bonds	250,000 00	150,000 00
	$11,447,940 00	$10,086,758 00

* Estimated for purpose of permanent investment.

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Importers' and Traders' Bank stock	$18,000 00	$10,000 00
Del., Lacka., and West. R.R. stock, Howard Fire Insurance Co. stock, Niagara Fire Insurance Co. stock, Grand River Valley R.R. bonds	19,000 00	16,000 00
Terre Haute and Ind. R.R. 1st mort. bonds,	7,000 00	
Queen's County bonds	3,500 00	
New York, Prov., and Boston R.R. stock,	12,000 00	
Manhattan Gas Light Company stock	38,000 00	69,000 00
Metropolitan Gas Light Company stock	15,000 00	
Brooklyn Gas Light Company stock	9,000 00	
Manhattan Company (Bank) stock	2,000 00	
Boston city bonds	42,000 00	
St. Louis city bonds	40,000 00	
San Francisco city bonds	5,000 00	
Chicago, Bur., and Q. R.R. bonds, 8s	37,000 00	320,000 00
Pittsb'g, Ft. Wayne, and Ind. R.R. b'ds	70,000 00	
Chicago, R. I., and P. R.R. bonds	150,000 00	
Central Pacific of Cal. R.R. bonds	10,000 00	
United States bonds	97,000 00	89,200 00
	$574,500 00	$504,200 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$250,000 00	
Stocks, bonds, etc., as per schedule	10,086,758 00	
Loans on collateral security, as per schedule	504,200 00	
Cash deposited in various banks	581,210 92	
Notes taken for marine and inland risks	1,529,259 74	
Re-insurance due from other companies	369,034 50	
Gross Assets		$13,320,463 16

Liabilities.

Losses adjusted, unpaid	$108,514 08	
claimed and reported	1,486,494 23	
disputed or resisted	327,000 00	
Unearned premiums on outstanding risks,	1,671,981 91	
Unpaid scrip ordered to be redeemed	194,000 00	
Return premiums	166,190 46	
Miscellaneous	49,023 86	
Gross Liabilities, except Scrip		4,003,204 54
Surplus as regards Policy-holders		$9,317,258 62
Scrip outstanding		7,756,700 00
Surplus over Scrip		$1,560,558 62

INCOME.

Cash rec'd for marine and inland prems.	$4,250,329 78	
Deduct re-insurance and return premiums,	512,636 30	
Net cash rec'd for marine and inl'd prems.		$3,737,693 48
Unpaid premium notes received during the year,	$1,779,259 74	
Interest and dividends received from all sources		642,516 08
Income from rents and other sources		54,857 68
Gross Cash Income		$4,435,067 24

EXPENDITURES.

Cash paid for marine and inland losses	$2,012,784 45
for redemption of scrip	2,116,260 00
Interest paid scripholders	489,599 60
Cash paid for commissions and brokerage	24,560 31
for salaries of officers and employés	352,855 22
for State and local taxes	25,299 49
for incidentals	68,940 04
Gross Cash Expenditures	$5,090,299 11

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$78,055,513 00	$1,848,697 36
written during 1878	256,747,055 00	4,009,309 47
Total	$334,802,568 00	$5,858,006 83
Deduct risks expired and terminated	257,054,271 00	4,186,024 92
In force at end of year	$77,748,297 00	$1,671,981 91

MISCELLANEOUS.

Scrip dividends declared during the year	$1,729,050 00
Marine and inland losses incurred during the year	2,148,613 00

BUFFALO INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

PAID-UP CAPITAL, $200,000.

PASCAL P. PRATT, *President.* *Secretary*, EDWARD B. SMITH.

Office, No. 44 Main Street.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds		$214,000 00
Cash in the office of the company		1,054 06
deposited in various banks		63,180 05
Interest due and accrued		1,666 67
Premiums in course of collection (net)		7,082 08
Notes taken for marine and inland risks		6,984 95
Treasury warrants		775 60
Ledger accounts		1,274 39
Gross Assets		$296,017 80

Liabilities.

Losses adjusted, unpaid	$9,150 40	
claimed and reported	5,076 50	
Total amount of losses	$14,226 90	
Less re-insurance	2,666 00	
Net amount of unpaid losses	$11,560 90	
Unearned premiums on outstanding risks	39,820 85	
Gross Liabilities, except Capital		$51,381 75
Surplus as regards Policy-holders		$244,636 05
Paid-up Capital		200,000 00
Surplus over Capital		$44,636 05

Income.

Cash received for fire premiums	$80,140 23	
Deduct re-insurance and return premiums	13,207 35	
Net cash received for fire premiums		$66,932 88
Cash received for marine and inland premiums,	$128,855 53	
Deduct re-insurance and return premiums	60,537 61	
Net cash received for marine and inl'd prems.		68,317 92
Unpaid premium notes received during the year	$14,072 53	
Interest and dividends received from all sources		12,706 98
Income from profit and loss		50 41
Gross Cash Income		$148,008 19

Expenditures.

Cash paid for fire losses	$67,889 78	
Deduct salvage and re-insurance	238 46	
Net cash paid for fire losses		$67,651 32
Cash paid for marine and inland losses	$62,168 43	
Deduct salvage and re-insurance	23,969 06	
Net cash paid for marine and inland losses		$38,199 37
Cash dividends paid		10,000 00
Cash paid for commissions and brokerage		26,612 32
for salaries of officers and employés		5,000 00
for State and local taxes		3,688 66
for incidental expenses		5,394 30
Gross Cash Expenditures		$156,545 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$7,884,402 00	$86,005 28
written during 1878	8,805,805 00	80,787 10
Total	$16,690,207 00	$166,792 38
Deduct risks expired and terminated	9,141,156 00	90,958 92
In force at end of year	$7,549,051 00	$75,833 46
Deduct amount re-insured	344,773 00	2,571 05
Net amount in force	$7,204,278 00	$73,262 41

Marine risks outstanding Dec. 31, 1877	$148,671 00	$7,234 94
written during 1878	22,668,166 00	125,266 57
Total	$22,816,837 00	$132,501 51
Deduct risks expired and terminated	22,651,239 00	124,658 97
In force at end of year	$165,598 00	$7,842 54
Deduct amount re-insured	44,943 00	1,853 33
Net amount in force	$120,655 00	$5,989 21

MISCELLANEOUS.

Premiums received from organization of company	$746,202 00
Losses paid from organization of company	405,207 04
Cash dividends declared from organization of company	70,000 00
Dividends declared during the year (5 per cent)	10,000 00
Fire losses incurred during the year	64,932 07
Marine and inland losses incurred during the year	29,845 33
Company's stock owned by directors	128,000 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL, $200,000.

PHILIP BECKER, *President.* *Secretary*, OLIVER J. EGGERT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$285,000 00	$302,660 00
Lake Shore and Mich. Southern R.R. bonds	25,000 00	25,000 00
Citizens' Gas Company bonds	10,000 00	10,000 00
Ætna Insurance Company (N. Y.) stock	10,000 00	10,000 00
City warrants	763 95	763 95
	$330,763 95	$348,423 95

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Third National Bank	$5,000 00	$10,000 00
6 shares German National Bank	6,000 00	
Citizens' Gas Company's mortgage bonds	5,300 00	4,000 00
23 shares Buffalo, N. Y., and Phila. R. R.	1,650 00	
1 share German National Bank	1,000 00	300 00
	$18,950 00	$14,300 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$275,000 00
Loans on mortgage of real estate (first liens*),	35,200 00

* Value of lands mortgaged $56,995 00
Value of buildings thereon 44,725 00
Amount of insurance held as collateral 38,450 00

Interest due or accrued thereon	$303 50	
Stocks, bonds, etc., as per schedule	348,423 95	
Loans on collateral security, as per schedule	14,300 00	
Cash in the office of the company	3,216 59	
deposited in various banks	47,721 41	
Interest due and accrued	291 66	
Premiums in course of collection (gross)	27,470 93	
Notes taken for fire risks	2,004 39	
Rents due and accrued	474 50	
Gross Assets		$754,406 93*

LIABILITIES.

Losses adjusted, unpaid	$4,356 16	
claimed and reported	9,360 00	
disputed or resisted	2,455 00	
Unearned premiums on outstanding risks	114,121 76	
Commissions and brokerage	4,088 40	
Gross Liabilities, except Capital		$134,381 32
Surplus as regards Policy-holders		$620,025 61
Paid-up Capital		200,000 00
Surplus over Capital		$420,025 61

INCOME.

Cash received for fire premiums	$229,366 38	
Deduct re-insurance and return premiums	20,391 92	
Net cash received for fire premiums		$208,974 46
Unpaid premium notes received during the year	$2,004 39	
Interest received on mortgages		2,458 93
Interest and dividends received from all other sources		18,557 41
Income from rents and brokerage		13,486 34
Gross Cash Income		$243,477 14

EXPENDITURES.

Cash paid for fire losses	$90,782 71	
Deduct salvage and re-insurance	1,164 04	
Net cash paid for fire losses		$89,618 67
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		37,065 58
for salaries of officers and employés		13,096 53
for State and local taxes		3,627 71
for expense on real estate		8,408 00
for incidental expenses		9,803 27
Gross Cash Expenditures		$191,619 76

* Including $172,280 special reserve fund, held under New York law.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$22,298,684 00	$212,627 68
written during 1878	25,432,624 00	228,367 86
Total	$47,731,308 00	$440,995 54
Deduct risks expired and terminated	22,666,813 00	219,503 74
In force at end of year	$25,064,495 00	$221,491 80
Deduct amount re-insured	311,151 00	2,954 03
Net amount in force	$24,753,344 00	$218,537 77

Miscellaneous.

Premiums received from organization of company	$1,732,234 00
Losses paid from organization of company	691,629 95
Cash dividends declared from organization of company	255,925 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	93,078 15
Company's stock owned by directors	64,500 00

CITIZENS' INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1836. Commenced business April, 1837.]

Paid-up Capital, $300,000.

James M. McLean, *President.* *Secretary*, Edward A. Walton.

Office, No. 156 Broadway.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$375,000 00	$401,875 00
Virginia state bonds	10,000 00	925 00
Lake Shore and Michigan So. Railroad bonds,	50,000 00	56,250 00
Union Trust Company stock	10,000 00	12,000 00
National Citizens' Bank stock	24,500 00	24,500 00
	$469,500 00	$495,550 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manhattan Life Insurance Company stock	$3,500 00	$1,500 00
National Citizens' Bank stock	1,250 00	1,000 00
National Butchers' and Drovers' Bank stock	1,050 00	19,900 00
Lake Shore and Michigan So. Railroad bonds,	22,500 00	
Third Avenue Railroad bond	1,000 00	2,300 00
Third Avenue Railroad stock	2,125 00	
New York Central Railroad debt certificate	4,400 00	3,250 00
Troy and Boston Railroad bonds	29,000 00	21,000 00
N. Y., N. H., and H. R. R.R. stock	48,000 00	20,000 00
United States bonds	5,350 00	4,000 00
Western Union Telegraph stock	19,000 00	15,000 00
	$137,175 00	$87,950 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$116,500 00	
Loans on mortgage of real estate (first liens*),	182,500 00	
Interest due or accrued thereon	3,254 92	
Stocks, bonds, etc., as per schedule	495,550 00	
Loans on collateral security, as per schedule	87,950 00	
Cash in the office of the company	13,733 62	
deposited in National Citizens' Bank	26,666 56	
Interest due and accrued	1,588 60	
Premiums in course of collection (gross)	15,200 85	
Rents due and accrued	701 00	
Premiums more than 3 months due, $1,194 47		
Gross Assets		$943,645 55

Liabilities.

Losses claimed and reported	$13,650 00	
Unearned premiums on outstanding risks	121,231 77	
Dividends to stockholders, unpaid	264 40	
Due and accrued for rent, salaries, etc.	1,478 98	
State and local taxes	1,000 00	
Commissions and brokerage	1,851 46	
Return premiums	400 00	
Gross Liabilities, except Capital and Scrip,		139,876 61
Surplus as regards Policy-holders		$803,768 94
Paid-up Capital	$300,000 00	
Scrip outstanding, issued to stockholders	150,000 00	
		450,000 00
Surplus over Capital and Scrip		$353,768 94

Income.

Cash received for fire premiums	$219,954 02	
Deduct re-insurance and return premiums	20,871 44	
Net cash received for fire premiums		$199,082 58
Interest received on mortgages		10,708 21
Interest and dividends received from all other sources		33,685 19
Income from rents and incidentals		9,008 66
Gross Cash Income		$252,484 64

Expenditures.

Cash paid for fire losses	$58,515 43	
Deduct salvage and re-insurance	4,738 78	
Net cash paid for fire losses		$53,776 65
Cash dividends paid		70,536 40
Cash paid for commissions and brokerage		20,556 28

* Value of lands mortgaged $320,500 00
Value of buildings thereon 221,500 00
Amount of insurance held as collateral 121,350 00

Cash paid for salaries of officers and employés	$52,678 20
for State and local taxes	3,983 99
incidental expenses	17,418 01
Gross Cash Expenditures	$218,949 53

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$43,802,422 77	$248,923 71
written during 1878	46,254,230 92	229,024 71
Total	$90,056,653 69	$477,948 42
Deduct risks expired and terminated	46,378,825 35	232,350 58
In force at end of year	$43,677,828 34	$245,597 84
Deduct amount re-insured	1,020,782 04	6,531 17
Net amount in force	$42,657,046 30	$239,066 67

Miscellaneous.

Premiums received from organization of company	$5,567,781 55
Losses paid from organization of company	2,619,285 52
Cash dividends declared from organization of company	1,367,550 00
Dividends declared during the year	70,500 00
Fire losses incurred during the year	60,002 99
Company's stock owned by directors	69,760 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business February, 1837.]

Paid-up Capital, $200,000.

E. O. Stanard, *President.* *Secretary*, John P. Harrison.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Missouri state bonds	$160,000 00	$170,400 00
North Missouri Railroad 1st mortgage bonds	100,000 00	108,000 00
St. Louis Grain Elevator bonds	30,000 00	31,050 00
St. Louis Chamber of Commerce bonds	22,000 00	22,660 00
128 shares Yaeger Milling Company	12,800 00	15,180 00
20 shares Second National Bank	2,000 00	1,000 00
	$326,800 00	$348,290 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$19,000 00
Loans on mortgage of real estate (first liens*),	16,200 00

* Value of lands mortgaged $16,000 00
Value of buildings thereon 15,000 00
Amount of insurance held as collateral 11,500 00

Stocks, bonds, etc., as per schedule,	$348,290 00	
Cash in the office of the company	1,062 93	
deposited in Commercial National Bank	20,217 56	
Premiums in course of collection (net)	13,413 33	
Gross Assets		$418,183 82

Liabilities.

Losses adjusted, unpaid	$3,910 00	
claimed and reported	5,406 00	
disputed or resisted	3,200 00	
Unearned premiums on outstanding risks	48,781 20	
Gross Liabilities, except Capital		$61,297 20
Surplus as regards Policy-holders		$356,886 62
Paid-up Capital		200,000 00
Surplus over Capital		$156,886 62

Income.

Cash received for fire premiums	$98,406 68	
Deduct re-insurance and return premiums	3,390 26	
Net cash received for fire premiums		$95,016 42
Cash received for marine and inland premiums,	$6,349 40	
Deduct re-insurance and return premiums	536 93	
Net cash received for marine and inl'd prems.		5,812 47
Interest and dividends received from all sources,		24,771 95
Gross Cash Income		$125,600 84

Expenditures.

Cash paid for fire losses	$61,604 53
for marine and inland losses	608 26
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	19,082 41
for salaries of officers and employés,	8,600 00
for State and local taxes	6,087 37
for incidental expenses	8,464 87
Gross Cash Expenditures	$124,447 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,151,444 00	$123,501 92
written during 1878	8,117,242 00	98,406 68
Total	$16,268,686 00	$221,908 60
Deduct risks expired and terminated	9,155,195 00	123,256 07
In force at end of year	$7,113,491 00	$97,652 53
Deduct amount re-insured	40,752 00	501 00
Net amount in force	$7,072,739 00	$97,151 53

Marine risks outstanding Dec. 31, 1877	$9,400 00	$90 00
written during 1878	987,852 00	6,349 40
Total	$997,252 00	$6,439 40
Deduct risks expired and terminated	983,252 00	6,239 40
In force at end of year	$14,000 00	$200 00

MISCELLANEOUS.

Losses paid from organization of company	$2,447,967 00
Cash dividends declared from organization of company	605,798 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	52,074 00
Marine and inland losses incurred during the year	608 00
Company's stock owned by directors	124,800 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, NEW YORK.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, $210,000.

SAMUEL TOWNSEND, *President.* *Secretary*, DAVID J. BLAUVELT.

Office, No. 111 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1700 shares Tradesmen's National Bank	$68,000 00	$71,740 00
200 shares N. Y. Cent'l and Hudson R. R.R.	20,000 00	22,800 00
United States bonds	120,000 00	127,400 00
	$208,000 00	$221,940 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$18,213 01	
Loans on mortgage of real estate (first liens*),	163,100 00	
Interest due or accrued thereon	4,764 58	
Stocks, bonds, etc., as per schedule	221,940 00	
Cash in the office of the company	318 35	
deposited in various banks	5,832 20	
Interest due and accrued	1,600 00	
Premiums in course of collection (gross)	1,797 80	
Premiums more than 3 months due. $72 12		
Gross Assets		$417,565 94

* Value of lands mortgaged $159,700 00
Value of buildings thereon 156,300 00
Amount of insurance held as collateral 150,850 00

Liabilities.

Losses adjusted, unpaid	$374 00	
Unearned premiums on outstanding risks	22,945 62	
Due and accrued for rent, salaries, etc.	1,091 66	
State and local taxes	4,659 35	
Commissions and brokerage	112 25	
Return premiums	2 66	
Gross Liabilities, except Capital		$29,185 54
Surplus as regards Policy-holders		$388,380 40
Paid-up Capital		210,000 00
Surplus over Capital		$178,380 40

Income.

Cash received for fire premiums	$42,160 13	
Deduct re-insurance and return premiums	1,558 83	
Net cash received for fire premiums		$40,601 30
Interest received on mortgages		13,014 17
Interest and dividends received from all other sources		11,241 56
Income from rents and incidentals		321 50
Gross Cash Income		$65,178 53

Expenditures.

Cash paid for fire losses	$7,248 86	
Deduct salvage and re-insurance	690 76	
Net cash paid for fire losses		$6,558 10
Cash dividends paid		22,500 00
Cash paid for commissions and brokerage		3,526 74
for salaries of officers and employés		14,142 28
for State and local taxes		438 91
for incidental expenses		8,836 69
Gross Cash Expenditures		$56,002 72

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$11,635,153 64	$48,264 79
written during 1878	12,096,916 75	42,224 20
Total	$23,732,070 39	$90,488 99
Deduct risks expired and terminated	12,684,928 47	45,945 54
In force at end of year	$11,047,141 92	$44,543 45
Deduct amount re-insured	130,750 00	531 99
Net amount in force	$10,916,391 92	$44,011 46

Miscellaneous.

Premiums received from organization of company	$2,787,316 55
Losses paid from organization of company	1,278,525 11

Cash dividends declared from organization of company,	$1,576,800 00
Dividends declared during the year	22,500 00
Fire losses incurred during the year	1,590 76
Company's stock owned by directors	44,870 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, $250,000.

JAMES B. AMES, *President.* *Secretary*, G. T. PATTERSON, JR.

Office, No. 156 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$276,000 00	$297,090 00
Delaware and Hudson Canal Company bonds	30,000 00	29,500 00
New Jersey Central Railroad bonds	2,000 00	1,675 00
300 shares N. Y. Central and Hud. River R.R.	30,000 00	34,200 00
90 " New Jersey Central Railroad	9,000 00	3,060 00
100 " American Exchange Nat'l Bank	10,000 00	10,100 00
57 " Merchants' National Bank	2,850 00	3,135 00
	$359,850 00	$378,760 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Relief Fire Insurance Company	$950 00	
20 " Safeguard Fire Insurance Company,	2,500 00	$5,000 00
100 " Mechanics' National Bank	3,000 00	

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$22,500 00	
Loans on mortgage of real estate (first liens*),	35,400 00	
Interest due or accrued thereon	$206 50	
Stocks, bonds, etc., as per schedule	378,760 00	
Loans on collateral security, as per schedule	5,000 00	
Cash in the office of the company	696 80	
deposited in American Exch. Nat'l Bank,	801 20	
Interest due and accrued	25 83	
Premiums in course of collection (gross)	8,932 95	
Gross Assets		$452,323 28

LIABILITIES.

Losses adjusted, unpaid	$6,294 00
Unearned premiums on outstanding risks	42,897 51
State and local taxes	422 00

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* Value of lands mortgaged	$55,000 00
Value of buildings thereon	38,000 00
Amount of insurance held as collateral	33,600 00

Commissions and brokerage	$987 93	
Return premiums	131 19	
Rent and re-insurance	1,572 23	
Gross Liabilities, except Capital		$52,304 86
Surplus as regards Policy-holders		$400,018 42
Paid-up Capital		250,000 00
Surplus over Capital		$150,018 42

Income.

Cash received for fire premiums	$102,014 92	
Deduct re-insurance and return premiums	8,938 79	
Net cash received for fire premiums		$93,076 13
Interest received on mortgages		3,625 41
Interest and dividends received from all other sources		20,532 06
Income from premium on gold		55 68
Gross Cash Income		$117,289 28

Expenditures.

Cash paid for fire losses	$43,288 78	
Deduct salvage and re-insurance	2,964 92	
Net cash paid for fire losses		$40,323 86
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		12,305 07
for salaries of officers and employés		20,933 10
for State and local taxes		1,832 60
for rent and incidentals		11,884 37
Gross Cash Expenditures		$117,279 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$16,379,022 00	$87,197 42
written during 1878	19,003,922 00	105,250 92
Total	$35,382,944 00	$192,448 34
Deduct risks expired and terminated	17,003,258 00	104,256 86
In force at end of year	$18,379,686 00	$88,191 48
Deduct amount re-insured	682,952 00	4,290 00
Net amount in force	$17,696,734 00	$83,901 48

Miscellaneous.

Premiums received from organization of company	$2,335,644 54
Losses paid from organization of company	895,022 30
Cash dividends declared from organization of company	907,500 00
Dividends declared during the year	30,000 00
Fire losses incurred during the year	30,956 50
Company's stock owned by directors	83,300 00

COLUMBIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 24, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $300,000.

GEORGE W. SAVAGE, *President.* *Secretary*, JOHN B. ARTHUR.

Office, No 59 Liberty Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$193,000 00	$206,333 75
District of Columbia bonds, 3.65	44,000 00	34,870 00
Brooklyn Park improvement bonds, 6s	13,000 00	13,910 00
Brooklyn water bond, 6s	10,000 00	10,700 00
New York county court-house loan, 6s	3,000 00	3,150 00
New York county assessment fund	1,000 00	1,050 00
Queen's County bounty bond	1,000 00	1,000 00
	$265,000 00	$271,013 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$16,225 00	$18,000 00
Morris and Essex Railroad bonds	4,500 00	
125 shares Bowery National Bank	18,750 00	26,000 00
25 " New York Mutual Gas Light Co.	1,500 00	
40 " Manhattan Gas Light Company	3,000 00	
90 " Rutgers Fire Insurance Company	3,600 00	
35 " Merchants' Fire Insurance Co.	2,250 00	
88 " Mechanics' and Traders' Ins. Co.	3,520 00	
South-Side Railroad bond	750 00	
24 shares Sixth Avenue Railroad	1,200 00	
62 " Produce Exchange Fire Ins. Co.	4,500 00	
	$59,795 00	$44,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$20,000 00	
Interest due or accrued thereon	233 33	
Stocks, bonds, etc., as per schedule	271,013 75	
Loans on collateral security, as per schedule	44,000 00	
Cash in the office of the company	679 07	
deposited in various banks	7,726 20	
Interest due and accrued	331 33	
Premiums in course of collection (net)	8,214 96	
Notes taken for fire risks	1,345 55	
Gross Assets		$353,544 19

* Value of lands mortgaged $20,000 00
Value of buildings thereon 20,000 00
Amount of insurance held as collateral . . . 15,000 00

Liabilities.

Losses claimed and reported	$3,153 02	
disputed or resisted	1,931 29	
Unearned premiums on outstanding risks	36,791 87	
Due and accrued for rent	541 67	
Gross Liabilities, except Capital		$42,417 85
Surplus as regards Policy-holders		$311,126 34
Paid-up Capital		300,000 00
Surplus over Capital		$11,126 34

Income.

Cash received for fire premiums	$80,770 17	
Deduct re-insurance and return premiums	13,861 10	
Net cash received for fire premiums		$66,909 07
Unpaid premium notes received during the year	$1,345 55	
Interest received on mortgages		1,600 96
Interest and dividends received from all other sources		15,199 16
Gross Cash Income		$83,709 19

Expenditures.

Cash paid for fire losses	$35,076 28	
Deduct salvage and re-insurance	1,163 77	
Net cash paid for fire losses		$33,912 51
Cash paid for commissions and brokerage		9,110 04
for salaries of officers and employés		14,701 20
for State and local taxes		2,483 46
for incidental expenses		11,657 20
Gross Cash Expenditures		$71,864 41

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,541,858 00	$77,722 62
written during 1878	8,285,197 00	73,754 47
Total	$17,827,055 00	$151,477 09
Deduct risks expired and terminated	9,318,472 00	77,999 53
In force at end of year	$8,508,583 00	$73,477 56
Deduct amount re-insured	266,725 00	1,309 26
Net amount in force	$8,241,858 00	$72,168 30

Miscellaneous.

Premiums received from organization of company	$3,048,798 00
Losses paid from organization of company	1,834,385 00
Cash dividends declared from organization of company	455,000 00
Fire losses incurred during the year	27,794 17
Company's stock owned by directors	113,130 00

COMMERCE INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, $200,000.

ADAM VAN ALLEN, *President.* *Secretary*, RICHARD V. DEWITT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered currency bonds	$210,000 00	$248,000 00
200 shares First National Bank, Albany	20,000 00	30,000 00
150 " Nat'l Commercial Bank, Albany	15,000 00	37,500 00
80 " National Albany Exchange Bank	8 000 00	10,000 00
50 " Union National Bank, Albany	5,000 00	5,500 00
50 " New York State Nat'l B'k, Albany,	5,000 00	7,500 00
	$263,000 00	$338,500 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
35 shares Hartford Fire Insurance Company	$7,700 00	$3,000 00
30 " First National Bank, Albany	4,500 00	5,000 00
12 " Albany Railway Company	900 00	
65 " Albany Gas Light Company	1,950 00	
United States bonds	4,000 00	2,000 00
25 shares Albany Insurance Company	1,400 00	1,000 00
	$20,450 00	$11,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$40,000 00	
Stocks, bonds, etc., as per schedule	338,500 00	
Loans on collateral security, as per schedule	11,000 00	
Cash in the office of the company	597 41	
deposited in First National Bank	17,949 96	
Interest due and accrued	733 33	
Premiums in course of collection (gross)	2,585 47	
Rents due and accrued	40 00	
Gross Assets		$411,406 17

LIABILITIES.

Losses claimed and reported	$4,400 00	
Unearned premiums on outstanding risks	43,170 73	
Commissions and brokerage	30 19	
Gross Liabilities, except Capital		47,600 92
Surplus as regards Policy-holders		$363,805 25
Paid-up Capital		200,000 00
Surplus over Capital		$163,805 25

Income.

Cash received for fire premiums	$84,828 90	
Deduct re-insurance and return premiums	14,257 33	
Net cash received for fire premiums		$70,571 57
Interest and dividends received from all sources		18,892 37
Income from rents		1,040 00
Gross Cash Income		$90,503 94

Expenditures.

Cash paid for fire losses	$26,209 01	
Deduct salvage and re-insurance	1,144 98	
Net cash paid for fire losses		$25,064 03
Cash dividends paid		32,000 00
Cash paid for commissions and brokerage		10,731 56
for salaries of officers and employés		10,863 00
for State and local taxes		3,110 65
for expense on real estate		1,263 90
for incidental expenses		4,645 01
Gross Cash Expenditures		$87,678 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,939,594 00	$95,786 44
written during 1878	9,894,763 00	84,828 90
Total	$19,834,357 00	$180,615 34
Deduct risks expired and terminated	10,114,445 00	90,904 61
In force at end of year	$9,719,912 00	$89,710 73
Deduct amount re-insured	456,092 00	3,474 70
Net amount in force	$9,263,820 00	$86,236 03

Miscellaneous.

Premiums received from organization of company	$2,966,470 00
Losses paid from organization of company	2,075,107 00
Cash dividends declared from organization of company	474,000 00
Dividends declared during the year	32,000 00
Fire losses incurred during the year	24,331 70
Company's stock owned by directors	69,600 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

PAID-UP CAPITAL, $200,000.

M. V. B. FOWLER, *President.* *Secretary*, DAVID QUACKINBUSH.

Office, No. 157 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$255,600 00	$292,222 50
Brooklyn corporation bonds	33,000 00	36,880 00
Long Island City water bonds	10,000 00	10,000 00
Flushing city water bonds	12,000 00	12,720 00
Elizabeth city water bonds	20,000 00	15,000 00
New York corporation bonds	1,000 00	1,145 00
	$331,600 00	$367,967 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Tradesmen's Fire Insurance Company stock	$900 00	$500 00
Commercial Exchange Bank stock	4,800 00	400 00
Merchants' Exchange Bank stock	5,600 00	4,000 00
	$11,300 00	$4,900 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$69,450 00	
Interest due or accrued thereon	692 89	
Stock, bonds, etc., as per schedule	367,967 50	
Loans on collateral security, as per schedule	4,900 00	
Cash in the office of the company	11,893 61	
deposited in Irving National Bank	13,847 03	
Interest due and accrued	1,694 11	
Premiums in course of collection (gross)	40,194 71	
Premiums more than 3 months due, $5,033 34		
Gross Assets		$510,639 85

LIABILITIES.

Losses adjusted, unpaid	$6,992 58	
claimed and reported	5,450 00	
disputed or resisted	1,400 00	
Unearned premiums on outstanding risks	119,219 74	
Dividends to stockholders, unpaid	154 00	
Due and accrued for rent, salaries, etc.	775 00	
Commissions and brokerage	6,029 20	
Return premiums	96 08	
Gross Liabilities, except Capital		140,116 60
Surplus as regards Policy-holders		$370,523 25
Paid-up Capital		200,000 00
Surplus over Capital		$170,523 25

* Value of lands mortgaged $72,500 00
Value of buildings thereon 107,500 00
Amount of insurance held as collateral . . . 67,100 00

Income.

Cash received for fire premiums	$292,542 27	
Deduct re-insurance and return premiums	17,278 36	
Net cash received for fire premiums		$275,263 91
Cash received for marine and inland premiums		9,852 61
Interest received on mortgages		4,862 63
Interest and dividends received from all other sources		19,104 35
Gross Cash Income		$309,083 50

Expenditures.

Cash paid for fire losses	$149,318 69	
Deduct salvage and re-insurance	1,037 24	
Net cash paid for fire losses		$148,281 45
Cash paid for marine and inland losses		2,317 25
Cash dividends paid		35,846 00
Cash paid for commissions and brokerage		59,503 06
for salaries of officers and employés		18,500 00
for State and local taxes		1,400 74
for rent and incidentals		18,332 70
Gross Cash Expenditures		$284,181 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$36,746,704 53	$235,235 50
written during 1878	36,249,960 43	292,542 27
Total	$72,996,664 96	$527,777 77
Deduct risks expired and terminated	37,843,194 98	297,347 84
In force at end of year	$35,153,469 98	$230,429 93
Deduct amount re-insured	305,441 66	1,476 71
Net amount in force	$34,848,028 32	$228,953 22
Marine risks written during 1878	$710,203 20	$9,852 61
Deduct risks expired and terminated	386,013 77	725 85
In force at end of year	$324,189 43	$9,126 76

Miscellaneous.

Premiums received from organization of company	$3,570,521 52
Losses paid from organization of company	1,920,594 16
Cash dividends declared from organization of company	776,000 00
Dividends declared during the year (18 per cent)	36,000 00
Fire losses incurred during the year	145,477 98
Marine and inland losses incurred during the year	2,317 25
Company's stock owned by directors	85,450 00

COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 14, 1842. Commenced business May, 1852.]

DANIEL DRAKE SMITH, *President.* *Secretary*, HENRY D. KING.

Office, Nos. 57 and 59 William Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$410,000 00	$410,000 00
American Exchange Bank stock	20,000 00	20,200 00
Market Bank stock	2,500 00	2,700 00
Corn Exchange Bank stock	4,000 00	4,979 00
Bank of the State of New York stock	1,600 00	1,600 00
Park Bank stock	10,000 00	9,000 00
Bank of New York stock	3,700 00	4,403 00
Gallatin National Bank stock	3,300 00	4,125 00
Continental Bank stock	5,000 00	3,800 00
Merchants' Bank stock	6,200 00	7,564 00
St. Nicholas Bank stock	15,000 00	11,250 00
Bank of Commerce stock	5,400 00	6,210 00
Bank of America stock	1,800 00	2,340 00
Nassau Bank stock	5,000 00	4,150 00
Bank of North America stock	4,690 00	3,283 00
Metropolitan Bank stock	600 00	696 00
Mechanics' Banking Association stock	10,000 00	6,000 00
Brooklyn city water bonds	5,000 00	5,250 00
Newark city bonds	13,000 00	14,980 00
Louisville city bonds	15,000 00	15,450 00
Erie Railroad bonds	15,000 00	16,075 00
Morris and Essex Railroad bonds	37,000 00	37,060 00
Warren Railroad bonds	9,000 00	9,450 00
Rome, W., and O. Railroad bonds	25,000 00	8,500 00
Dela., Lackawanna, and Western R.R. bonds,	5,000 00	5,200 00
Oakland and Ottawa Railroad bonds	1,000 00	850 00
Detroit and Milwaukee Railroad bonds	1,280 00	640 00
New York City Insurance Company stock	1,100 00	825 00
Coast Wrecking Company stock	4,500 00	450 00
Atlantic Mutual Insurance Company scrip	33,970 00	34,715 60
Union Mutual Insurance Company scrip	470 40	235 20
	$675,110 40	$651,980 80

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
United States bonds	$7,363 75	$7,000 00
100 shares Bergen County Gas Light Company,	2,000 00	1,000 00
	$9,363 75	$8,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$651,980 80
Loans on collateral security, as per schedule	8,000 00

Cash deposited in various banks	$53,815 27	
Interest due and accrued	1,962 00	
Premiums in course of collection (gross)	6,011 91	
Notes taken for marine and inland risks	78,478 45	
Re-insurance and salvage	17,159 41	
Gross Assets		$817,407 84

LIABILITIES.

Losses claimed and reported	$36,885 88	
disputed or resisted	2,050 00	
Unearned premiums on outstanding risks	86,924 83	
Unpaid scrip ordered to be redeemed	7,059 20	
Interest due or accrued on scrip	7,206 61	
Re-insurance premiums due	1,271 97	
Return premiums	5,001 59	
Miscellaneous	4,700 00	
Gross Liabilities, except Scrip		151,100 08
Surplus as regards Policy-holders		$666,307 76
Scrip outstanding, not ordered to be redeemed		616,055 00
Surplus over Scrip		$50,252 76

INCOME.

Cash received for fire premiums	$26,447 99	
Deduct re-insurance and return premiums	2,362 67	
Net cash received for fire premiums		$24,085 32
Cash received for marine and inland premiums,	$227,264 13	
Deduct re-insurance and return premiums	64,465 40	
Net cash received for marine and inl'd prems.		162,798 73
Unpaid premium notes received during the year	$66,069 35	
Interest and dividends received from all sources		37,137 56
Income from miscellaneous sources		21,752 80
Gross Cash Income		$245,774 41

EXPENDITURES.

Cash paid for fire losses		$7,451 42
for marine and inland losses	$202,824 71	
Deduct salvage and re-insurance	98,464 53	
Net cash paid for marine and inland losses		104,360 18
Cash paid for redemption of scrip		38,130 00
Interest paid scripholders		35,717 70
Cash paid for commissions and brokerage		11,229 28
for salaries of officers and employés		28,573 37
for incidental expenses		29,547 37
Gross Cash Expenditures		$255,009 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$3,790,685 00	$20,303 77
written during 1878	5,235,692 00	26,553 92
Total	$9,026,377 00	$46,857 69
Deduct risks expired and terminated	4,774,772 00	22,538 85
In force at end of year	$4,251,605 00	$24,318 84
Marine risks outstanding Dec. 31, 1877	$5,574,097 00	$83,269 40
written during 1878	17,290,328 00	209,114 71
Total	$22,864,425 00	$292,384 11
Deduct risks expired and terminated	17,975,388 00	223,576 11
In force at end of year	$4,889,037 00	$68,808 00
Deduct amount re-insured	144,386 00	6,202 01
Net amount in force	$4,744,651 00	$62,605 99

Miscellaneous.

Premiums received from organization of company	$12,206,600 63
Losses paid from organization of company	7,195,073 65
Fire losses incurred during the year	7,451 42
Marine and inland losses incurred during the year	202,824 71
Scrip dividends declared during the year	43,900 00

CONNECTICUT FIRE INSURANCE CO., HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

Paid-up Capital, $1,000,000.

M. Bennett, Jr., *President.* *Secretary*, Charles R. Burt.

Office, No. 64 Pearl Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$500,000 00	$525,800 00
Connecticut state bonds	16,000 00	16,800 00
New Britain city water bonds	15,000 00	16,200 00
Hartford city bonds	16,000 00	16,640 00
Columbus (O.) city bonds	5,000 00	5,200 00
Middletown (Conn.) city bonds	20,000 00	20,900 00
Newark (O.) city bonds	9,000 00	9,450 00
Toledo Board of Education	10,000 00	10,800 00
Erie (Penn.) consolidated bonds	10,000 00	10,300 00
Michigan Central Railroad bonds	20,000 00	22,000 00
Chicago and Iowa Railroad bonds	20,000 00	12,000 00
N. Y., N. H., and H. R.R. bonds	40,000 00	46,000 00
Tiffin (O.) Gas Company bonds	25,000 00	25,250 00
Importers' and Traders' Nat. B'k stock, N.Y.	30,000 00	60,000 00

Fulton National Bank stock, New York	$6,900 00	$10,350 00
Farmers' and Mechanics' Nat. B'k stock, Hart.	18,800 00	21,244 00
National Exchange Bank stock, Hartford	13,600 00	17,136 00
Hartford National Bank stock, Hartford	30,000 00	44,400 00
First National Bank stock, Hartford	18,500 00	16,650 00
Ætna National Bank stock, Hartford	10,000 00	11,400 00
Phœnix National Bank stock, Hartford	15,000 00	22,200 00
Charter Oak National Bank stock, Hartford	9,300 00	11,625 00
Boston and Albany Railroad stock	5,000 00	6,350 00
Pitts., Ft. Wayne, and Chicago Railroad stock,	30,000 00	30,000 00
N. Y., N. H., and H. R.R. stock	50,000 00	78,000 00
Chicago, Burlington, and Quincy R.R. stock	22,000 00	24,200 00
	$965,100 00	$1,090,895 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
N. Y., N. H., and H. R.R. Company's stock	$38,779 00	$15,366 25
Hartford Trust Company stock	5,600 00	4,736 00
Collins Company stock	1,800 00	1,042 00
Case, Lockwood, and Brainard Co. stock	7,000 00	1,000 00
Connecticut Valley Railroad bonds	1,500 00	800 00
Orient Insurance Company stock	440 00	400 00
Connecticut Fire Insurance Company stock	550 00	
N. Y., N. H., and H. R.R. Company stock	2,041 00	2,306 00
Middlesex County National Bank stock	1,300 00	
	$59,010 00	$25,650 25

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$156,200 00	
Stocks, bonds, etc., as per schedule	1,090,895 00	
Loans on collateral security, as per schedule	25,650 25	
Cash in the office of the company	400 91	
deposited in National Exchange Bank	125,354 03	
Premiums in course of collection (net)	42,665 22	
Gross Assets		$1,441,165 41
Deduct special deposits in other States		100,000 00
Balance		$1,341,165 41

Liabilities.

Losses claimed and reported	$37,725 00	
disputed or resisted	4,650 00	
Unearned premiums on outstanding risks	217,846 76	
Gross Liabilities, except Capital	$260,221 76	
Deduct liabilities on special deposits	22,389 00	
		237,832 76
Surplus as regards Policy-holders		$1,103,332 65
Paid-up Capital		1,000,000 00
Surplus over Capital		$103,332 65

* Value of lands mortgaged $193,800 00
Value of buildings thereon 199,400 00
Amount of insurance held as collateral 168,500 00

Income.

Cash received for fire premiums	$342,328 25
Interest and dividends received from all sources	76,012 20
Gross Cash Income	$418,340 45

Expenditures.

Cash paid for fire losses	$151,808 20
Cash dividends paid	100,000 00
Cash paid for commissions and brokerage	57,929 44
for salaries of officers and employés	22,079 19
for State and local taxes	8,042 73
for incidentals	20,785 30
Gross Cash Expenditures	$360,644 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$36,339,236 00	$508,883 28
written during 1878	33,631,867 00	342,328 25
Total	$69,971,103 00	$751,211 53
Deduct risks expired and terminated	32,928,589 00	324,862 58
In force at end of year	$37,042,514 00	$426,348 95

Miscellaneous.

Premiums received from re-organization of company	$2,382,308 23
Losses paid from re-organization of company	1,103,921 05
Cash dividends declared from re-organization of company	515,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	170,622 51
Company's stock owned by directors	202,000 00

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated November, 1852. Commenced business January, 1853.]

Paid-up Capital, $1,000,000.

George T. Hope, *President.* *Secretary*, Cyrus Peck.

Office, No. 100 Broadway.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$900,000 00	$1,064,250 00
Alabama state bonds		10,000 00	4,400 00
South Carolina state bonds		11,500 00	9,200 00
Tennessee state bonds		26,000 00	8,800 00
250 shares	American Exchange Nat'l Bank	25,000 00	25,000 00
69 "	Bank of America	6,900 00	8,970 00
37 "	Bowery National Bank	3,700 00	5,550 00
35 "	Dry Goods Bank	612 50	175 00
1200 "	Mechanics' National Bank	30,000 00	39,000 00

333	shares	Merchants' National Bank	$16,650 00	$20,479 50
250	"	Mercantile National Bank	25,000 00	21,500 00
200	"	Metropolitan National Bank	20,000 00	24,000 00
100	"	Nassau Bank	10,000 00	8,200 00
700	"	Phenix National Bank	14,000 00	13,300 00
175	"	St. Nicholas National Bank	17,500 00	12,250 00
200	"	Central Trust Company	20,000 00	22,000 00
200	"	Delaware and Hudson Canal Co.	20,000 00	7,600 00
1500	"	New York and Harlem Railroad	75,000 00	108,750 00
20	"	N. Y. Guar. and Indemnity Co.	2,000 00	1,500 00
			$1,233,862 50	$1,404,924 50

Securities held as collateral for cash loans :—

			Market value.	Loaned thereon.
16	shares	Hanover National Bank	$1,600 00	$500 00
37	"	Metropolitan National Bank	4,440 00	
33	"	Central National Bank	3,300 00	
15	"	American Exchange Nat'l Bank	1,500 00	10,000 00
50	"	Fulton Bank	2,000 00	
10	"	Ridgewood Insurance Company	950 00	
1200	"	Western Union Telegraph Co.	114,000 00	100,000 00
100	"	New York Loan and Imp. Co.	15,000 00	
80	"	Nassau Bank	6,560 00	5,050 00
90	"	Bank of America	11,700 00	18,000 00
100	"	Central Trust Company	11,000 00	
1000	"	Renssalaer and Saratoga R.R.	100,000 00	100,000 00
100	"	Corn Exchange Bank	12,000 00	
289	"	42d St. and Grand St. Ferry R.R.	34,680 00	9,000 00
41	"	Manhattan Gas Light Company	3,075 00	
10	"	United States Trust Company	3,200 00	1,600 00
275	"	Brooklyn City Railroad	4,125 00	2,300 00
173	"	Phenix National Bank	3,287 00	2,260 00
150	"	St. Nicholas National Bank	10,500 00	9,000 00
30	"	Mechanics' National Bank	2,400 00	1,200 00
Syracuse and Binghamton Railroad bonds			36,000 00	30,600 00
			$381,317 00	$289,510 00

Summary of Assets, Dec. 31, 1878.*

Cash value of unencumbered real estate	$690,000 00
Loans on mortgage of real estate (first liens †),	603,750 00
Interest due or accrued thereon	17,763 69

* The company holds, also, instalment premium notes to the amount of $1,249,093.55 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged $869,125 00
Value of buildings thereon 1,128,000 00
Amount of insurance held as collateral 569,975 00

Stocks, bonds, etc., as per schedule	$1,404,924 50	
Loans on collateral security, as per schedule	289,510 00	
Cash in the office of the company	5,938 94	
deposited in various banks	154,854 14	
Interest due and accrued	2,545 93	
Premiums in course of collection (gross)	142,984 54	
Rents due and accrued	15,500 00	
Gross Assets *		$3,327,771 74
Deduct special deposits in other States		29,937 50
Balance		$3,297,834 24

LIABILITIES.

Losses claimed and reported	$160,533 28	
disputed or resisted	17,041 92	
Total amount of losses	$177,575 20	
Less re-insurance	3,601 81	
Net amount of unpaid losses	$173,973 39	
Unearned premiums on outstanding risks	1,060,384 21	
Unpaid scrip ordered to be redeemed	22,354 00	
Interest due or accrued on scrip	12,228 32	
Dividends to stockholders, unpaid	409 55	
Commissions and brokerage	20,000 00	
Gross Liabilities, except Capital and Scrip,	1,289,349 47	
Deduct liabilities on special deposits	9,317 65	
		1,280,031 82
Surplus as regards Policy-holders		2,017,802 42
Paid-up Capital	$1,000,000 00	
Scrip outstanding, not ordered to be redeemed,	72,908 00	
		1,072,908 00
Surplus over Capital and Scrip		$944,894 42

INCOME.

Cash received for fire premiums	$1,704,049 81	
Deduct re-insurance and return premiums	211,037 39	
Net cash received for fire premiums		$1,493,012 42
Interest received on mortgages		43,761 43
Interest and dividends received from all other sources		92,114 82
Income from rents and gold premiums		35,529 34
Gross Cash Income		$1,664,418 01

EXPENDITURES.

Cash paid for fire losses	$697,064 80	
Deduct salvage and re-insurance	21,557 92	
Net cash paid for fire losses		$675,506 88

* Including $464,300 special reserve fund, held under New York law.

Cash dividends paid	$134,176 35
Cash paid for redemption of scrip	821 76
for commissions and brokerage	254,591 17
for salaries of officers and employés	191,534 53
for State and local taxes	33,859 72
for incidental expenses	155,892 23
Gross Cash Expenditures	$1,446,382 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$238,959,160 00	$1,844,159 75
written during 1878	220,473,237 00	1,525,487 32
Total	$459,432,397 00	$3,369,647 07
Deduct risks expired and terminated	198,978,358 00	1,317,061 70
In force at end of year	$260,454,039 00	$2,052,585 37
Deduct amount re-insured	5,093,164 00	32,474 90
Net amount in force	$255,360,875 00	$2,020,110 47

Miscellaneous.

Premiums received from organization of company	$19,004,567 13
Losses paid from organization of company	10,118,110 84
Cash dividends declared from organization of company	3,014,497 36
Dividends declared during the year	134,000 00
Fire losses incurred during the year	686,941 86
Company's stock owned by directors	258,300 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

Paid-up Capital, $360,000.

Thomas C. Hand, *President.* *Secretary*, Henry Lylburn.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Pennsylvania state bonds, 5s and 6s	$271,400 00	$298,874 00
Philadelphia city bonds, 6s	155,000 00	177,900 00
New Jersey State bonds, 6s	250,000 00	283,650 00
Pittsburg city bonds, 7s	100,000 00	100,375 00
Boston city bonds, 6s	100,000 00	117,000 00
St. Louis city bonds, 6s	100,000 00	105,125 00
Cincinnati city bonds, 7s	50,000 00	54,500 00
Columbus city bonds, 6s	25,000 00	26,500 00
Pennsylvania Railroad Company bonds, 6s	20,000 00	21,000 00
Western Penn. R.R. Co. bonds, guaranteed	25,000 00	19,500 00
Tennessee state bonds, 6s	44,000 00	11,880 00

380 shares Pennsylvania Railroad Company	$19,000 00	$12,920 00
131 shares North Pennsylvania Railroad Co.	6,550 00	4,978 00
American S. S. Company bonds, guaranteed	40,000 00	32,000 00
Wm. Cramp & Sons' dry dock mort. bonds, 7s,	28,000 00	28,000 00
Stock and scrip of sundry corporations	16,828 00	4,885 00
	$1,250,778 00	$1,299,087 00

Summary of Assets, Oct. 31, 1878.

Cash value of unencumbered real estate	$120,000 00	
Loans on mortgage of real estate (first liens*),	209,950 00	
Interest due or accrued thereon	3,373 00	
Stocks, bonds, etc., as per schedule	1,299,087 00	
Cash in the office of the company	285 28	
deposited in various banks	134,955 65	
Interest due and accrued	14,308 00	
Premiums in course of collection (net)	77,443 50	
Notes taken for marine and inland risks	262,024 80	
Miscellaneous	1,098 55	
Premiums more than 3 months due	$42,694 00	
Gross Assets		$2,122,525 78

Liabilities.

Losses adjusted, unpaid	$6,142 00	
claimed and reported	91,853 00	
disputed or resisted	6,000 00	
Unearned premiums on outstanding risks	315,490 90	
Reclaimable on perpetual fire policies	79,072 55	
Unpaid scrip ordered to be redeemed	5,370 00	
Dividends to stockholders, unpaid	6,365 00	
State and local taxes	8,034 18	
Gross Liabilities, except Capital and Scrip,		518,327 63
Surplus as regards Policy-holders		$1,604,198 15
Paid-up Capital	$360,000 00	
Scrip outstanding, not ordered to be redeemed,	985,720 00	
		1,345,720 00
Surplus over Capital and Scrip		$258,478 15

Income.

Cash received for fire premiums	$124,456 89	
Deduct re-insurance and return premiums	8,810 50	
Net cash received for fire premiums		$115,646 39
Cash received for marine and inland premiums,	$650,500 98	
Deduct re-insurance and return premiums	96,870 09	
Net cash rec'd for marine and inland prems.		553,630 89

* Value of lands mortgaged $181,100 00
Value of buildings thereon 181,900 00
Amount of insurance held as collateral 151,500 00

Unpaid premium notes received during the year	$262,024 80	
Interest received on mortgages		$12,540 50
Interest and dividends received from all other sources		69,093 35
Deposits received for perpetual fire risks	$1,951 67	
Gross Cash Income		$750,911 13

Expenditures.

Cash paid for fire losses	$62,608 71	
Deduct salvage and re-insurance	8,365 16	
Net cash paid for fire losses		$54,243 55
Cash paid for marine and inland losses	$431,612 25	
Deduct salvage and re-insurance	41,416 39	
Net cash paid for marine and inland losses		390,195 86
Cash dividends paid		35,938 50
Cash paid for redemption of scrip		182,555 00
Interest paid scripholders		57,313 30
Cash paid for commissions and salaries		68,847 99
for State and local taxes		16,576 84
rent and incidentals		13,269 31
Gross Cash Expenditures		$818,940 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Oct. 31, 1877	$20,612,409 00	$189,428 57
written during 1878	17,956,700 00	124,433 89
Total	$38,569,109 00	$313,862 46
Deduct risks expired and terminated	19,282,955 00	155,738 90
In force at end of year	$19,286,154 00	$158,123 56
Deduct amount re-insured	128,000 00	709 50
Net amount in force	$19,158,154 00	$157,414 06
Marine risks outstanding Oct. 31, 1877	$13,313,067 00	$255,286 73
written during 1878	47,447,874 00	602,957 80
Total	$60,760,941 00	$858,244 53
Deduct risks expired and terminated	50,085,517 00	618,815 47
In force at end of year	$10,675,424 00	$239,429 06

Miscellaneous.

Dividends declared during the year	$35,938 00
Fire losses incurred during the year	53,001 00
Marine and inland losses incurred during the year	437,427 00
Company's stock owned by directors	43,575 00
Scrip dividends declared during the year	175,935 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, O.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, $300,000.

JOHN W. HARTWELL, *President.* *Secretary*, J. W. McCORD.

Office, No. 82 West Third Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$160,000 00	$170,506 25
Alabama state bonds	10,000 00	4,500 00
Cincinnati, Hamilton, and Dayton R.R. stock,	15,000 00	3,750 00
Cincinnati Underwriters' Wrecking Co. stock,	3,500 00	3,500 00
	$188,500 00	$182,256 25

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$147,927 81	
Loans on mortgage of real estate (first liens *),	14,480 00	
Interest due or accrued thereon	1,238 10	
Stocks, bonds, etc., as per schedule	182,256 25	
Cash in the office of the company	495 64	
deposited in Commercial Bank	15,164 40	
Premiums in course of collection (gross)	16,965 78	
Notes taken for marine and inland risks	26,362 96	
Salvages, etc.	8,170 32	
Premiums more than 3 months due, $1,541 85		
Gross Assets		$413,061 26

LIABILITIES.

Losses adjusted, unpaid	$3,357 98	
claimed and reported	4,927 71	
disputed or resisted	11,000 00	
Unearned premiums on outstanding risks	66,916 77	
Commissions and brokerage	838 94	
Return premiums	328 63	
Gross liabilities, except Capital		87,370 03
Surplus as regards Policy-holders		$325,691 23
Paid-up Capital		300,000 00
Surplus over Capital		$25,691 23

INCOME.

Cash received for fire premiums	$81,180 83	
Deduct re-insurance and return premiums	7,650 23	
Net cash received for fire premiums		$73,530 60

* Value of lands mortgaged $14,500 00
Value of buildings thereon 17,000 00
Amount of insurance held as collateral 5,000 00

Cash received for marine and inland premiums,	$52,493 59	
Deduct re-insurance and return premiums	1,580 88	
Net cash received for marine and inl'd prems.		50,912 71
Unpaid premium notes received during the year	$39,244 37	
Interest received on bonds and mortgages		10,332 33
Interest and dividends received from all other sources		481 34
Income from rents		13,060 82
Gross Cash Income		$148,317 80

EXPENDITURES.

Cash paid for fire losses	$53,371 87	
Deduct salvage and re-insurance	3,626 09	
Net cash paid for fire losses		$49,745 78
Cash paid for marine and inland losses	$14,042 60	
Deduct salvage and re-insurance	537 60	
Net cash paid for marine and inland losses		13,505 00
Cash dividends paid		33,000 00
Cash paid for commissions and brokerage		13,528 48
for salaries of officers and employés		13,028 34
for State and local taxes		4,217 69
for ground rent and incidentals		17,113 22
Gross Cash Expenditures		$144,138 51

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$7,208,697 32	$94,382 50
written during 1878	7,010,172 30	82,561 96
Total	$14,218,869 62	$176,944 46
Deduct risks expired and terminated	7,018,472 50	84,722 93
In force at end of year	$7,200,397 12	$92,221 53
Deduct amount re-insured	83,931 25	1,097 89
Net amount in force	$7,116,465 87	$91,123 64
Marine risks outstanding Dec. 31, 1877	$393,798 98	$42,627 85
written during 1878	1,487,278 42	48,009 47
Total	$1,881,077 40	$90,637 32
Deduct risks expired and terminated	1,464,705 40	49,556 87
In force at end of year	$416,372 00	$41,080 45

MISCELLANEOUS.

Premiums received from organization of company	$3,601,798 54
Losses paid from organization of company	2,341,585 79
Cash dividends declared from organization of company	207,000 00
Dividends declared during the year (11 per cent)	33,000 00
Fire losses incurred during the year	55,112 00
Marine and inland losses incurred during the year	13,469 00
Company's stock owned by directors	105,780 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, $200,000.

FREDK. W. ARNOLD, *President.* *Secretary*, JAMES E. TILLINGHAST.

Office, No. 1 Custom-House Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old National Bank	$50,000 00	$55,000 00
300 " National Bank of Commerce	15,000 00	14,100 00
200 " American National Bank	10,000 00	9,000 00
30 " Third National Bank	3,000 00	3,000 00
100 " Fourth National Bank	10,000 00	11,500 00
100 " First National Bank, Warren, R.I.	10,000 00	10,000 00
United States bonds	45,000 00	49,125 00
Union Pacific R.R. 1st mortgage bonds	20,000 00	21,700 00
40 shares American Screw Company	10,000 00	7,200 00
	$173,000 00	$180,625 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
10 shares Old National Bank	$1,100 00	$1,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$115,000 00	
Loans on mortgage of real estate (first liens*),	15,000 00	
Stocks, bonds, etc., as per schedule	180,625 00	
Loans on collateral security, as per schedule	1,000 00	
Cash in the office of the company	772 53	
deposited in various banks	10,681 16	
Premiums in course of collection (gross)	8,271 14	
Rents due and accrued	2,925 00	
Premiums more than 3 months due	$483 77	–
Gross Assets		$334,274 83

LIABILITIES.

Losses claimed and reported	$8,574 00	
disputed or resisted	2,232 00	
Unearned premiums on outstanding risks	51,457 92	
Dividends to stockholders, unpaid	705 30	
Due and accrued for rent, salaries, etc.	500 00	
State and local taxes	500 00	
Commissions and brokerage	1,500 00	
Gross Liabilities, except Capital		65,469 22
Surplus as regards Policy-holders		$268,805 61
Paid-up Capital		200,000 00
Surplus over Capital		$68,805 61

* Value of lands mortgaged $8,000 00
Value of buildings thereon 12,000 00
Amount of insurance held as collateral 8,000 00

Income.

Cash received for fire premiums	$93,583 19	
Deduct re-insurance and return premiums	12,412 57	
Net cash received for fire premiums		$81,170 62
Cash rec'd for marine and inland premiums	$6,801 99	
Deduct re-insurance and return premiums	316 96	
Net cash rec'd for marine and inland prems.		6,485 03
Interest received on mortgages		525 00
Interest and dividends received from all other sources		11,420 92
Income from rents		7,847 83
Gross Cash Income		$107,449 40

Expenditures.

Cash paid for fire losses	$46,957 80	
Deduct salvage and re-insurance	1,390 65	
Net cash paid for fire losses		$45,567 15
Cash paid for marine and inland losses	$7,438 63	
Deduct salvage and re-insurance	75 00	
Net cash paid for marine and inland losses		$7,363 63
Cash dividends paid		21,844 90
Cash paid for commissions and brokerage		15,546 87
for salaries and incidentals		14,835 45
for State and local taxes		4,925 93
Real estate expenses		2,886 18
Gross Cash Expenditures		$112,970 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,318,626 23	$119,840 29
written during 1878	9,402,154 64	93,583 19
Total	$18,720,780 87	$213,423 48
Deduct risks expired and terminated	9,603,912 06	109,769 57
In force at end of year	$9,116,868 81	$103,653 91
Deduct amount re-insured	127,786 25	1,422 19
Net amount in force	$8,989,082 56	$102,231 72
Marine risks outstanding Dec. 31, 1877	$68,735 55	$1,181 75
written during 1878	843,658 05	6,801 99
Total	$912,393 60	$7,983 74
Deduct risks expired and terminated	874,095 20	7,491 65
In force at end of year	$38,298 40	$492 09
Deduct amount re-insured	1,500 00	30 00
Net amount in force	$36,798 40	$462 09

MISCELLANEOUS.

Premiums received from organization of company	$1,503,855 71
Losses paid from organization of company	1,145,038 85
Cash dividends declared from organization of company	274,000 00
Dividends declared during the year (11 per cent)	22,000 00
Fire losses incurred during the year	48,206 02
Marine and inland losses incurred during the year	7,889 98
Company's stock owned by directors	43,400 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $200,010.

RICHARD C. COMBES, *President.* *Secretary*, GEORGE W. MONTGOMERY.

Office, No. 172 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$195,000 00	$207,675 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$1,530 00	$1,000 00
United States bonds	4,240 00	
National Gallatin Bank stock	280 00	
Irving Bank stock	2,240 00	
Bank of State of New York stock	300 00	9,000 00
East River Bank stock	270 00	
National Butchers' and Drovers' Bank stock	1,550 00	
Bowery National Bank stock	750 00	
Williamsburgh Gas Light Company certificates,	1,250 00	
Manhattan Life Insurance Company stock	7,000 00	3,100 00
Manuf. and Builders' Fire Insurance Co. stock,	2,100 00	
Tradesmen's Fire Insurance Company stock	1,360 00	4,000 00
Germania Fire Insurance Company	3,200 00	
Harlem and N. Y. Nav. Company stock	1,960 00	1,500 00
Home Insurance Company stock	3,660 00	
Rutgers Fire Insurance Company stock	3,320 00	
N. Y. Equitable Fire Insurance Co. stock	2,037 00	7,500 00
Oriental Bank stock	635 00	
Citizens' Bank stock	1,500 00	
Ætna Fire Insurance Company stock	1,720 00	1,250 00
Sterling Fire Insurance Company stock	910 00	800 00
Bull's Head Bank stock	200 00	100 00
Manhattan Fire Insurance Company stock	1,740 00	1,300 00
Park Fire Insurance Company stock	777 00	
Sterling Fire Insurance Company stock	455 00	1,200 00
Emporium Fire Insurance Company stock	300 00	

Stuyvesant Fire Insurance Company stock	$4,550 00	$3,500 00
Merchants' Fire Insurance Company stock	750 00	500 00
Nat'l Mechanics' Banking Association stock	4,290 00	4,150 00
United States bonds	530 00	
Phœnix National Bank stock	660 00	600 00
Ridgewood Fire Insurance Company stock	1,245 00	150 00
Continental National Bank stock	1,050 00	500 00
Republic Fire Insurance Company stock	840 00	600 00
Hamilton Fire Insurance Company stock	616 00	450 00
St. Louis, Jacksonville, and Chic. R.R. bonds,	1,050 00	950 00
	$60,865 00	$42,150 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$109,950 00	
Interest due or accrued thereon	2,572 50	
Stocks, bonds, etc., as per schedule	207,675 00	
Loans on collateral security, as per schedule	42,150 00	
Cash in the office of the company	7,737 72	
deposited in Nat'l Mech. Banking Ass'n,	3,069 63	
Interest due and accrued	702 40	
Premiums in course of collection (net)	9,000 77	
Rent due and accrued	541 67	
Premiums more than 3 months due . $1,990 35	–	
Gross Assets		$383,399 69

LIABILITIES.

Losses claimed and reported	$4,790 00	
disputed or resisted	6,200 00	
Unearned premiums on outstanding risks	48,787 39	
Dividends to stockholders, unpaid	267 00	
State and local taxes	3,500 00	
Return premiums	151 81	
Gross Liabilities, except Capital		63,696 20
Surplus as regards Policy-holders		$319,703 49
Paid-up Capital		200,010 00
Surplus over Capital		$119,693 49

INCOME.

Cash received for fire premiums	$120,891 01	
Deduct re-insurance and return premiums	8,388 49	
Net cash received for fire premiums		$112,502 52
Cash received for marine and inland premiums		1,329 00
Interest received on mortgages		9,486 66
Interest and dividends received from all other sources		12,050 29
Income from rents		3,250 00
Gross Cash Income		$138,618 47

* Value of lands mortgaged $104,000 00
Value of buildings thereon 155,500 00
Amount of insurance held as collateral . . . 117,000 00

Expenditures.

Cash paid for fire losses	$49,690 12
Cash dividends paid	20,001 00
Cash paid for commissions and brokerage	18,577 42
for salaries of officers and employés	25,858 71
for State and local taxes	1,588 25
for incidental expenses	9,283 58
Gross Cash Expenditures	$124,999 08

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$15,312,774 00	$108,046 97
written during 1878	21,918,574 00	112,492 52
Total	$37,231,348 00	$220,539 49
Deduct risks expired and terminated	18,142,210 00	128,303 08
In force at end of year	$19,089,138 00	$92,236 41
Deduct amount re-insured	185,366 00	1,097 35
Net amount in force	$18,903,772 00	$91,139 06
Marine risks outstanding Dec. 31, 1877	$5,200 00	149 00
written during 1878	32,100 00	1,329 00
Total	$37,300 00	$1,478 00
Deduct risks expired and terminated	7,200 00	229 00
In force at end of year	$30,100 00	$1,249 00

Miscellaneous.

Premiums received from organization of company	$2,440,245 98
Losses paid from organization of company	1,433,239 98
Cash dividends declared from organization of company	242,617 50
Dividends declared during the year (10 per cent)	20,001 00
Fire losses incurred during the year	37,880 12
Company's stock owned by directors	104,850 00

FAIRFIELD FIRE INSURANCE COMPANY, SOUTH NORWALK, CONN.

[Incorporated July, 1869. Commenced business May, 1870.]

Paid-up Capital, $200,000.

Winfield S. Hanford, *President.* *Secretary*, Henry R. Turner.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds	$55,000 00	$58,162 50
Fairfield county coupon bonds, 7s	13,000 00	13,520 00
St. Joseph city (Mo.) coupon bonds, 10s	6,000 00	5,400 00

Sumner (Ill.) town coupon bonds, 8s	$4,000 00	$4,000 00
Portland (Ind.) town coupon bonds	3,000 00	2,875 00
	$81,000 00	$83,957 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares South Norwalk National Bank	$1,100 00	$800 00
48 " Norwalk Lock Company	960 00	850 00
50 " Manufs.' and Merchants' Bank	1,850 00	3,464 45
Prospect Park Railroad Company bonds	2,000 00	
Paid-up policy Mutual Life Insurance Co.	10,500 00	1,800 00
New Orleans city bonds, 6s	1,000 00	910 00
Norwalk Lock Company stock	4,860 00	4,000 00
	$22,270 00	$11,824 45

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$56,035 55	
Loans on mortgage of real estate (first liens*),	105,477 20	
Interest due or accrued thereon	6,034 15	
Stocks, bonds, etc., as per schedule	83,957 50	
Loans on collateral security, as per schedule	11,824 45	
Cash in the office of the company	3,007 44	
deposited in various banks	19,952 51	
Interest due and accrued	2,670 38	
Premiums in course of collection (gross)	23,114 82	
Rents due and accrued	681 25	
Due from non-resident stockholders	777 67	
Re-insurance due	3,350 00	
Premiums more than 3 months due, $1,500 00		
Gross Assets		$316,882 92

Liabilities.

Losses adjusted, unpaid	$7,498 65	
claimed and reported	4,350 00	
disputed or resisted	1,150 00	
Unearned premiums on outstanding risks	64,916 43	
Dividends to stockholders, unpaid	684 37	
Due and accrued for rent, salaries, etc.	200 00	
Commissions and brokerage	4,622 96	
Gross Liabilities, except Capital		$83,422 41
Surplus as regards Policy-holders		$233,460 51
Paid-up Capital		200,000 00
Surplus over Capital		$33,460 51

* Value of lands mortgaged $121,200 00
Value of buildings thereon 130,000 00
Amount of insurance held as collateral . . . 77,500 00

Income.

Cash received for fire premiums	$153,004 83	
Deduct re-insurance and return premiums	19,735 57	
Net cash received for fire premiums		$133,269 26
Interest received on mortgages		7,526 03
Interest and dividends received from all other sources		5,032 23
Income from rents and commissions		2,788 13
Gross Cash Income		$148,615 65

Expenditures.

Cash paid for fire losses	$75,282 54	
Deduct salvage and re-insurance	3,151 98	
Net cash paid for fire losses		$72,130 56
Cash dividends paid		18,000 00
Cash paid for commissions and brokerage		23,198 18
for salaries of officers and employés		11,290 76
for State and local taxes		2,796 26
for incidental expenses		12,978 43
Gross Cash Expenditures		$140,394 19

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$12,481,585 00	$129,014 95
written during 1878	15,029,970 00	153,004 83
Total	$27,511,555 00	$282,019 78
Deduct risks expired and terminated	12,845,823 00	152,007 30
In force at end of year	$14,665,732 00	$130,012 48
Deduct amount re-insured	375,194 00	4,176 35
Net amount in force	$14,290,538 00	$125,836 13

Miscellaneous.

Premiums received from organization of company	$1,130,778 07
Losses paid from organization of company	664,354 05
Cash dividends declared from organization of company	146,000 00
Dividends declared during the year (9 per cent.)	18,000 00
Fire losses incurred during the year	74,244 73
Company's stock owned by directors	81,600 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

PAID-UP CAPITAL, $200,000.

JOHN M. FURMAN, *President.* *Secretary*, SAMUEL DARBEE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$255,000 00	$273,781 25
100 shares Fourth National Bank	10,000 00	9,300 00
	$265,000 00	$283,081 25

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
10 shares	Fourth National Bank	$960 00	$1,000 00
15 "	Enterprise Fire Insurance Company,	270 00	
500 "	Manufs'. National Bank, Brooklyn	13,500 00	10,000 00
175 "	Broadway Railroad Co., Brooklyn	24,500 00	22,000 00
75 "	Brooklyn Ferry Co., Brooklyn	11,250 00	
200 "	Fourth National Bank, New York	19,200 00	12,000 00
55 "	Tradesmen's Fire Insurance Co.	1,787 50	1,200 00
Broadway Railroad Company mortgage bonds,		2,000 00	1,000 00
10 shares	Greenwich Fire Insurance Co.	625 00	300 00
Bushwick Railroad Company mortgage bonds,		1,500 00	1,000 00
50 shares	German American Insurance Co.	6,400 00	9,500 00
50 "	Central National Bank	4,500 00	
20 "	Guardian Fire Insurance Company,	1,400 00	
20 "	Hoffman Fire Insurance Company	960 00	1,500 00
33 "	Manufacturers' National Bank	891 00	
		$89,743 50	$59,500 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate		$43,020 96
Loans on mortgage of real estate (first liens*),		25,500 00
Interest due or accrued thereon		472 50
Stocks, bonds, etc., as per schedule		283,081 25
Loans on collateral security, as per schedule		59,500 00
Cash in the office of the company		68 74
deposited in various banks		8,989 55
Interest due and accrued		1,020 56
Premiums in course of collection (gross)		7,909 10
Rents due and accrued		271 67
Office furniture	$4,000 00	
Premiums more than 3 months due	203 98	
Gross Assets		$429,834 33

* Value of lands mortgaged $18,000 00
Value of buildings thereon 33,500 00
Amount of insurance held as collateral 30,400 00

Liabilities.

Losses claimed and reported	$399 73	
Unearned premiums on outstanding risks	62,364 09	
Due and accrued for rent, salaries, etc.	2,458 33	
State and local taxes	2,400 00	
Commissions and brokerage	1,144 40	
Gross Liabilities, except Capital		$68,766 55
Surplus as regards Policy-holders		$361,067 78
Paid-up Capital		200,000 00
Surplus over Capital		$161,067 78

Income.

Cash received for fire premiums	$119,382 40	
Deduct re-insurance and return premiums	4,352 75	
Net cash received for fire premiums		$115,029 65
Interest received on mortgages		2,849 18
Interest and dividends received from all other sources		16,632 11
Income from rents		2,275 01
Gross Cash Income		$136,785 95

Expenditures.

Cash paid for fire losses	$38,184 50
Cash dividends paid	30,000 00
Cash paid for commissions and brokerage	16,850 17
for salaries of officers and employés	21,800 00
for State and local taxes	1,687 87
for incidental expenses	23,059 16
Gross Cash Expenditures	$131,581 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$25,660,384 00	$122,283 09
written during 1878	26,866,701 00	119,350 48
Total	$52,527,085 00	$241,633 57
Deduct risks expired and terminated	27,451,999 00	117,100 34
In force at end of year	$25,075,086 00	$124,533 23
Deduct amount re-insured	119,901 00	818 59
Net amount in force	$24,955,185 00	$123,714 64

Miscellaneous.

Premiums received from organization of company	$947,842 92
Losses paid from organization of company	285,463 10
Cash dividends declared from organization of company	162,000 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	34,406 06
Company's stock owned by directors	96,500 00

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PENN.

[Incorporated Sept. 1, 1817. Commenced business March 27, 1820.]

PAID-UP CAPITAL, $500,000.

WILLIAM T. BUTLER, *President.* *Secretary*, JACOB H. LEX.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$415,000 00	$454,425 00
Philadelphia city bonds	400,000 00	462,000 00
Camden city bonds	6,000 00	6,480 00
Pittsburg city bonds	50,000 00	50,000 00
Masonic Temple bonds	20,000 00	21,300 00
Pennsylvania Railroad bonds	100,000 00	105,000 00
Lehigh Valley Railroad bonds	120,000 00	121,200 00
Lehigh Coal and Navigation Company bonds	100,000 00	55,000 00
Philadelphia and Reading Railroad bonds	10,000 00	4,500 00
Catawissa Railroad bonds	10,000 00	10,500 00
Philadelphia and Erie Railroad bonds	14,000 00	14,700 00
3000 shares Pennsylvania Railroad	150,000 00	99,000 00
2000 " Philadelphia and Reading R.R.	100,000 00	24,000 00
1600 " Lehigh Coal and Navigation Co.	80,000 00	23,200 00
331 " Phila., Ger., and Norristown R.R.	16,550 00	33,100 00
70 " Chestnut Hill Railroad	3,500 00	7,000 00
Philadelphia city warrants	57,984 71	60,916 33
2203 shares Fire Association $550,750 00		
	$1,653,034 71	$1,552,321 33

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$78,920 70	
Loans on mortgage of real estate (first liens*)	1,264,045 10	
Interest due or accrued thereon	18,387 12	
Stocks, bonds, etc., as per schedule	1,552,321 33	
Cash deposited in Fidelity T. and S. D. Co.	199,724 67	
Interest due and accrued	7,875 00	
Premiums in course of collection (gross)	107,782 41	
Gross Assets		$3,229,056 33
Deduct special deposits in other States		50,000 00
Balance		$3,179,056 33

LIABILITIES.

Losses adjusted, unpaid	$9,543 20
claimed and reported	52,270 00
disputed or resisted	28,296 06
Unearned premiums on outstanding risks	506,399 06
Reclaimable on perpetual fire policies	1,675,599 44
State and local taxes	1,816 66

* Value of lands mortgaged $805,750 00
Value of buildings thereon 2,417,250 00
Amount of insurance held as collateral . . . 1,000,650 00

Commissions and brokerage	$26,140 18	
Return premiums and re-insurance	6,665 54	
Gross Liabilities, except Capital	$2,306,730 14	
Deduct liabilities on special deposits	38,580 47	
		$2,268,149 67
Surplus as regards Policy-holders		$910,906 66
Paid-up Capital		500,000 00
Surplus over Capital		$410,906 66

INCOME.

Cash received for fire premiums	$1,207,886 89	
Deduct re-insurance and return premiums	124,481 60	
Net cash received for fire premiums		$1,083,405 29
Interest received on bonds and mortgages		115,443 63
Interest and dividends received from all other sources		68,006 00
Income from miscellaneous sources		7,415 00
Deposits received for perpetual fire risks	$59,910 04	
Gross Cash Income		$1,274,269 92

EXPENDITURES.

Cash paid for fire losses	$605,873 95
Cash dividends paid	200,000 00
Cash paid for commissions and brokerage	251,370 71
for salaries of officers and employés	49,538 33
for State and local taxes	41,438 64
for incidental expenses	15,868 27
Deposits returned on perpetual fire risks	$36,115 28
Gross Cash Expenditures	$1,164,089 90

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$173,758,328 00	$2,817,796 96
written during 1878	109,980,974 00	1,207,886 89
Total	$283,739,302 00	$4,025,683 85
Deduct risks expired and terminated	114,376,515 00	1,294,133 71
In force at end of year	$169,362,787 00	$2,731,550 14
Deduct amount re-insured	292,134 00	1,662 28
Net amount in force	$169,070,653 00	$2,729,887 86
Perpetual risks in force	$71,408,520 00	

MISCELLANEOUS.

Premiums received from organization of company	$8,826,025 00
Losses paid from organization of company	3,615,199 95
Cash dividends declared from organization of company	1,579,762 00
Dividends declared during the year (40 per cent)	200,000 00
Fire losses incurred during the year	601,603 57
Company's stock owned by directors	103,700 00

FIREMEN'S INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1825. Commenced business Aug. 2, 1826.]

PAID-UP CAPITAL, $378,000.

JAMES M. ANDERSON, *President.* *Secretary*, R. EMORY WARFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Baltimore city bonds	$170,613 37	$188,382 30
Maryland state bonds	148,206 21	153,420 54
Virginia state bonds	74,513 85	29,599 47
Tennessee state bonds	43,000 00	12,900 00
Baltimore and Ohio Railroad bonds, 6s	20,000 00	21,000 00
Commercial and Farmers' Nat'l B'k, Baltimore,	31,000 00	30,380 00
Farmers' and Merchants' Nat'l B'k, Baltimore,	1,200 00	1,110 00
Merchants' National Bank, Baltimore	700 00	735 00
National Bank of Baltimore	13,200 00	14,586 00
Franklin Bank of Baltimore	725 00	377 00
National Mechanics' Bank of Baltimore	8,080 00	7,676 00
	$511,238 43	$460,166 31

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$50,000 00	
Stocks, bonds, etc., as per schedule	460,166 31	
Cash in the office of the company	1,272 42	
Cash deposited in National Farmers' and Planters' Bank	32,806 55	
Interest due and accrued	25,365 85	
Premiums in course of collection (gross)	4,803 59	
Rents due and accrued	400 00	
Gross Assets		$574,814 72

LIABILITIES.

Losses adjusted, unpaid	$4,120 49	
claimed and reported	25,483 95	
disputed or resisted	8,005 00	
Unearned premiums on outstanding risks	44,474 38	
Dividends to stockholders, unpaid	437 00	
State and local taxes	413 74	
Commissions and brokerage	1,046 10	
Return premiums	343 16	
Gross Liabilities, except Capital		84,323 82
Surplus as regards Policy-holders		$490,490 90
Paid-up Capital		378,000 00
Surplus over Capital		$112,490 90

Income.

Cash received for fire premiums	$122,380 70	
Deduct re-insurance and return premiums	7,321 05	
Net cash received for fire premiums		$115,059 65
Interest and dividends received from all sources		24,823 53
Income from rents		1,275 00
Gross Cash Income		$141,158 18

Expenditures.

Cash paid for fire losses	$26,814 75
Cash dividends paid	84,009 00
Cash paid for commissions and brokerage	10,753 84
for salaries of officers and employés	12,207 16
for State and local taxes	12,417 38
Gross Cash Expenditures	$146,202 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$17,579,345 00	$79,740 89
written during 1878	22,345,081 00	122,380 70
Total	$39,924,426 00	$202,121 59
Deduct risks expired and terminated	21,208,070 00	114,152 61
In force at end of year	$18,716,356 00	$87,968 98
Deduct amount re-insured	22,000 00	326 50
Net amount in force	$18,694,356 00	$87,642 48

Miscellaneous.

Premiums received from organization of company	$4,708,158 92
Losses paid from organization of company	2,193,342 60
Cash dividends declared from organization of company	2,519,180 24
Dividends declared during the year	84,000 00
Fire losses incurred during the year	61,223 82
Company's stock owned by directors	32,166 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

Paid-up Capital, $400,000.

S. R. W. Heath, *President.* *Secretary*, Daniel H. Dunham.

Office, No. 755 Broad Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$190,000 00	$205,200 00
Morris and Essex Railroad stock	11,800 00	8,850 00
First National Bank stock	10,000 00	8,500 00

Second National Bank stock	$10,000 00	$12,000 00
Newark City National Bank stock	5,000 00	6,250 00
Essex County National Bank stock	5,000 00	6,000 00
National Newark Banking Company stock	4,800 00	5,760 00
National State Bank stock	1,750 00	1,750 00
American Insurance Company stock	14,315 00	20,041 00
Newark City Insurance Company stock	3,750 00	3,750 00
Germania Insurance Company stock	2,000 00	1,700 00
Newark Fire Insurance Company stock	1,080 00	1,404 00
	$259,495 00	$281,205 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$151,794 41	
Loans on mortgage of real estate (first liens*),	624,515 00	
Interest due or accrued thereon	18,980 91	
Stocks, bonds, etc., as per schedule	281,205 00	
Cash in the office of the company	10,464 44	
deposited in Newark City Nat'l Bank	10,085 78	
Premiums in course of collection (gross)	6,484 78	
Notes taken for fire risks	99 34	
Rents due and accrued	510 00	
Premiums more than 3 months due, $788 37		
Gross Assets		$1,104,139 66

LIABILITIES.

Losses adjusted, unpaid	$736 00	
claimed and reported	3,738 64	
Unearned premiums on outstanding risks	108,495 22	
Reclaimable on perpetual fire policies	288 80	
Unpaid scrip ordered to be redeemed	2,738 00	
Interest due or accrued on scrip	747 64	
Commissions and brokerage	876 39	
Gross Liabilities, except Capital		117,620 69
Surplus as regards Policy-holders		$986,518 97
Paid-up Capital		400,000 00
Surplus over Capital		$586,518 97

INCOME.

Cash received for fire premiums	$192,821 25	
Deduct re-insurance and return premiums	8,954 41	
Net cash received for fire premiums		$183,866 84
Unpaid premium notes received during the year $99 34		
Interest received on mortgages		46,183 50
Interest and dividends received from all other sources		14,654 03
Income from rents		4,156 86
Gross Cash Income		$248,861 23

* Total value of property mortgaged $1,556,300 00
Amount of insurance held as collateral . . . 890,590 00

Expenditures.

Cash paid for fire losses	$63,877 34
Cash dividends paid	48,000 00
Cash paid for redemption of scrip	234 00
Interest paid scripholders	55 16
Cash paid for commissions and brokerage	22,179 87
for salaries of officers and employés	16,460 17
for State and local taxes	4,087 13
to holders of participating policies	8,823 45
for incidentals	8,415 55
Gross Cash Expenditures	$172,132 67

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$28,403,884 00	$236,828 95
written during 1878	27,323,388 00	194,049 37
Total	$55,727,272 00	$430,878 32
Deduct risks expired and terminated	28,199,118 00	214,468 10
In force at end of year	$27,528,154 00	$216,410 22
Deduct amount re-insured	288,400 00	2,026 36
Net amount in force	$27,239,754 00	$214,383 86

Miscellaneous.

Premiums received from organization of company	$2,538,973 92
Losses paid from organization of company	702,807 16
Cash dividends declared from organization of company	390,500 00
Dividends declared during the year	48,000 00
Fire losses incurred during the year	60,374 82
Company's stock owned by directors	251,960 00

FIREMEN'S INSURANCE COMPANY, NEW YORK.

[Incorporated, 1825. Commenced business, 1825.]

Paid-up Capital, $204,000.

John F. Halsted, *President.* *Secretary*, Thaddeus J. Whitlock.

Office, No. 153 Broadway.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$230,000 00	$235,050 00
Bank of New York stock	6,700 00	8,040 00
Metropolitan National Bank stock	6,000 00	6,960 00
American Exchange National Bank stock	4,000 00	4,000 00
	$246,700 00	$254,050 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$55,800 00	
Interest due or accrued thereon	1,333 50	
Stocks, bonds, etc., as per schedule	254,050 00	
Cash in the office of the company	803 17	
deposited in various banks	12,205 60	
Interest due and accrued	508 00	
Premiums in course of collection (gross)	2,820 54	
Premiums more than 3 months due, $96 24		
Gross Assets		$327,520 81
LIABILITIES.		
Losses adjusted, unpaid	$2,011 23	
claimed and reported	8,802 20	
disputed or resisted	2,500 00	
Total amount of losses	$13,313 43	
Less re-insurance	1,000 00	
Net amount of unpaid losses	$12,313 43	
Unearned premiums on outstanding risks	23,608 78	
Due and accrued for rent, salaries, etc.	683 33	
State and local taxes	705 18	
Commissions and brokerage	365 89	
Return premiums	16 54	
Gross Liabilities, except Capital		37,693 15
Surplus as regards Policy-holders		$289,827 66
Paid-up Capital		204,000 00
Surplus over Capital		$85,827 66
INCOME.		
Cash received for fire premiums	$48,867 93	
Deduct re-insurance and return premiums	2,452 95	
Net cash received for fire premiums		$46,414 98
Interest received on mortgages		3,813 22
Interest and dividends received from all other sources		17,911 87
Gross Cash Income		$68,140 07
EXPENDITURES.		
Cash paid for fire losses	$20,090 38	
Deduct salvage and re-insurance	132 15	
Net cash paid for fire losses		$19,958 23
Cash dividends paid		20,400 00
Cash paid for commissions and brokerage		4,432 95
for salaries of officers and employés		13,900 08
for State and local taxes		183 18
for incidental expenses		7,104 99
Gross Cash Expenditures		$65,979 43

* Value of lands mortgaged $74,000 00
Value of buildings thereon 66,000 00
Amount of insurance held as collateral . . . 56,225 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$10,179,692 00	$51,379 95
written duriug 1878	10,897,076 00	48,256 88
Total	$21,076,768 00	$99,636 83
Deduct risks expired and terminated	11,121,252 00	50,714 90
In force at end of year	$9,955,516 00	$48,921 93
Deduct amount re-insured	246,251 00	1,395 36
Net amount in force	$9,709,265 00	$47,526 57

Miscellaneous.

Premiums received from organization of company	$4,019,275 28
Losses paid from organization of company	2,526,555 62
Cash dividends declared from organization of company	1,301,578 17
Dividends declared during the year (10 per cent.)	20,400 00
Fire losses incurred during the year	22,909 99
Company's stock owned by directors	60,299 00

FIREMEN'S INSURANCE COMPANY, DAYTON, OHIO.

[Incorporated April, 1856. Commenced business 1856.]

Paid-up Capital, $250,000.

S. Craighead, *President.* *Secretary*, J. S. Miles.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$182,500 00	$196,332 25
Dayton city bonds	21,000 00	21,630 00
Music Hall Company's bonds	6,000 00	6,000 00
Troy (O.) bonds	10,000 00	10,500 00
Wapakoneta (O.) bonds	3,000 00	3,000 00
Montgomery county (O.) bonds	2,200 00	2,200 00
135 shares Merchants' Nat'l Bank, Cincinnati,	13,500 00	13,905 00
22 shares Dayton National Bank	2,200 00	2,970 00
	$240,400 00	$256,537 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Eagle White Lead Company stock	$18,000 00	$10,000 00
Cooper Hydraulic Company stock	20,000 00	10,000 00
Dayton Street-Railroad Company stock	2,280 00	300 00
Little Miami Railroad Company stock	2,000 00	5,000 00
Third National Bank stock	1,450 00	
Merchants' National Bank stock	500 00	
Cincinnati Gas Company stock	1,755 00	
Second National Bank stock	15,000 00	9,500 00
Miami Valley Insurance Company stock	2,400 00	1,500 00
	$63,385 00	$36,300 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$18,162 33	
Loans on mortgage of real estate (first liens*),	42,339 14	
Interest due and accrued thereon	2,245 17	
Stocks, bonds, etc., as per schedule	256,537 25	
Loans on collateral security, as per schedule	36,300 00	
Cash in the office of the company	4,909 79	
deposited in bank	7,431 21	
Interest due and accrued	2,433 94	
Premiums in course of collection (gross)	21,653 88	
Notes taken for fire risks	4,369 64	
Gross Assets		$396,382 35

Liabilities.

Losses adjusted, unpaid	$4,505 93	
claimed and reported	900 00	
disputed or resisted	1,200 00	
Unearned premiums on outstanding risks	72,333 53	
Dividends to stockholders, unpaid	180 50	
State and local taxes	850 77	
Commissions and re-insurance	2,991 34	
Gross Liabilities, except Capital		82,962 07
Surplus as regards Policy-holders		$313,420 28
Paid-up Capital		250,000 00
Surplus over Capital		$63,420 28

Income.

Cash received for fire premiums	$115,426 71	
Deduct re-insurance and return premiums	21,317 53	
Net cash received for fire premiums		$94,109 18
Interest received on mortgages		3,174 87
Interest and dividends received from all other sources		18,536 88
Income from rents		382 50
Gross Cash Income		$116,203 43

Expenditures.

Cash paid for fire losses	$50,499 59	
Deduct salvage and re-insurance	2,244 61	
Net cash paid for fire losses		$48,254 98
Cash dividends paid		25,923 50
Cash paid for commissions and brokerage		16,202 24
for salaries of officers and employés		12,283 35
for State and local taxes		3,478 01
for incidental expenses		11,088 12
Gross Cash Expenditures		$117,230 20

* Value of lands mortgaged $94,420 00
Value of buildings thereon 57,200 00
Amount of insurance held as collateral . . . 10,900 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$12,988,108 00	$132,279 00
written during 1878	11,306,760 00	115,426 71
Total	$24,294,868 00	$247,705 71
Deduct risks expired and terminated	11,045,216 00	104,649 09
In force at end of year	$13,249,652 00	$143,056 62
Deduct amount re-insured	254,986 00	3,027 26
Net amount in force	$12,994,666 00	$140,029 36

Miscellaneous.

Premiums received from organization of company	$1,191,027 06
Losses paid from organization of company	410,869 00
Cash dividends declared from organization of company	339,892 40
Dividends declared during the year (10 per cent.)	25,000 00
Fire losses incurred during the year	35,813 51
Company's stock owned by directors	63,180 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated May, 1863. Commenced business June 1863.]

Paid-up Capital, $300,000.

D. J. Staples, *President.* *Secretary*, George D. Dornin.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds	$142,500 00	$149,812 50
Oakland city bonds	25,000 00	29,250 00
Oakland Gas Light Company bonds	17,000 00	17,000 00
133 shares First Nat'l Bank, San Francisco	13,300 00	11,970 00
	$197,800 00	$208,032 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
51 shares California Powder Company	$5,100 00	$3,300 00
110 " National Bank and Trust Company,	8,800 00	6,600 00
10 " Union Savings Bank	350 00	520 00
10 " Franco-American Savings Bank	500 00	
Merchandise, secured	10,000 00	6,000 00
Merchandise, secured	6,750 00	5,000 00
165 shares National Bank and Trust Company,	13,200 00	8,450 00
100 " California Powder Company	10,000 00	5,000 00
100 " First National Bank	9,000 00	6,000 00
440 " Masonic Hall Association	5,000 00	4,000 00
	$68,700 00	$44,870 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$200,000 00	
Loans on mortgage of real estate (first liens*),	181,200 00	
Interest due or accrued thereon	619 49	
Stocks, bonds, etc., as per schedule	208,032 50	
Loans on collateral security, as per schedule	44,870 00	
Cash in the office of the company	4,009 12	
deposited in various banks	41,334 43	
Interest due and accrued	1,954 18	
Premiums in course of collection (gross)	51,459 09	
Notes taken for marine and inland risks	25,344 20	
Rents due and accrued	245 00	
Advances on real estate, secured	2,153 09	
Gross Assets		$761,221 10
Deduct special deposits in other States		79,875 00
Balance		$681,346 10

LIABILITIES.

Losses adjusted, unpaid	$13,396 80	
claimed and reported	7,850 00	
disputed or resisted	4,000 00	
Unearned premiums on outstanding risks	286,883 35	
Dividends to stockholders, unpaid	652 49	
Commissions and brokerage	120 26	
Marine bills payable	4,300 45	
Gross Liabilities, except Capital	$317,203 35	
Deduct liabilities on special deposits	10,240 62	
		306,962 73
Surplus as regards Policy-holders		$374,383 37
Paid-up Capital		300,000 00
Surplus over Capital		$74,383 37

INCOME.

Cash received for fire premiums	$479,335 82	
Deduct re-insurance and return premiums	68,718 12	
Net cash received for fire premiums		$410,617 70
Cash received for marine and inland premiums,	$136,633 88	
Deduct re-insurance and return premiums	37,847 13	
Net cash received for marine and inl'd prems.		98,786 75
Unpaid premium notes received during the year	$25,344 20	
Interest received on bonds and mortgages		21,734 07
Interest and dividends received from all other sources		8,914 00
Income from rents and miscellaneous		17,296 26
Gross Cash Income		$557,348 78

* Value of lands mortgaged $375,700 00
Value of buildings thereon 173,150 00
Amount of insurance held as collateral 98,300 00

Expenditures.

Cash paid for fire losses	$211,355 39	
Deduct salvage and re-insurance	8,388 25	
Net cash paid for fire losses		$202,967 14
Cash paid for marine and inland losses	$74,724 62	
Deduct salvage and re-insurance	12,493 65	
Net cash paid for marine and inland losses		62,230 97
Cash dividends paid		65,822 00
Cash paid for commissions and brokerage		61,397 25
for salaries of officers and employés		36,908 35
for State and local taxes		10,535 16
for incidental expenses		70,907 95
Gross Cash Expenditures		$510,768 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$33,530,694 00	$481,855 98
written during 1878	39,072,541 00	517,394 29
Total	$72,603,235 00	$999,250 27
Deduct risks expired and terminated	35,841,963 00	515,822 53
In force at end of year	$36,761,272 00	$483,427 74
Deduct amount re-insured	2,250,959 00	29,546 99
Net amount in force	$34,510,313 00	$453,880 75
Marine risks outstanding Dec. 31, 1877	$768,331 00	$54,949 75
written during 1878	5,564,984 00	140,219 47
Total	$6,333,315 00	$195,169 22
Deduct risks expired and terminated	5,074,712 00	123,044 46
In force at end of year	$1,258,603 00	$72,124 76
Deduct amount re-insured	319,449 00	13,347 76
Net amount in force	$939,154 00	$58,777 00

Miscellaneous.

Premiums received from organization of company	$5,534,806 00
Losses paid from organization of company	3,630,435 96
Cash dividends declared from organization of company	784,000 00
Dividends declared during the year	66,000 00
Fire losses incurred during the year	197,850 97
Marine and inland losses incurred during the year	58,040 05
Company's stock owned by directors	49,000 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, $400,000.

ALFRED G. BAKER, *President.* *Secretary*, EZRA T. CRESSON.

Office, No. 421 Walnut Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$350,000 00	$367,700 00
Mississippi state warrants	15,000 00	12,750 00
New Jersey exempt bonds	4,000 00	4,400 00
Philadelphia city bonds, 6s, new	50,000 00	58,000 00
Columbus city bonds	15,000 00	16,250 00
Camden city bonds, 6s	1,000 00	1,100 00
West Jersey Railroad bonds, 7s	10,000 00	10,500 00
Philadelphia and Reading Railroad bonds	8,000 00	4,390 00
Pennsylvania Railroad bonds	15,000 00	15,750 00
Harrisburg, P. L., and Mt. Joy Railroad bonds,	25,000 00	26,250 00
Hestonville, M., and F. Railroad bonds	10,000 00	9,100 00
100 shares Commercial National Bank	5,000 00	5,600 00
16 shares Continental Hotel Company	1,600 00	960 00
	$509,600 00	$532,750 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds	$1,537 50	$1,475 00
20 shares Metropolitan Nat'l B'k, Washington,	2,200 00	1,700 00
70 " West Philadelphia Railroad	4,480 00	3,350 00
36 " Pennsylvania Railroad	1,188 00	850 00
Trenton city bonds	1,100 00	5,000 00
Harrisburg, P. L., and Mt. Joy Railroad bonds,	2,100 00	
West Chester and Philadelphia Railroad bonds,	2,260 00	
Catawissa Railroad bonds	1,060 00	
	$15,925 50	$12,375 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$376,400 00
Loans on mortgage of real estate (first liens*),	2,150,769 17
Interest due or accrued thereon	42,385 75
Stocks, bonds, etc., as per schedule	532,750 00
Loans on collateral security, as per schedule	12,375 00
Cash in the office of the company	3,953 84
deposited in various banks	196,147 72
Interest due and accrued	1,085 62

* Total value of property mortgaged . . . $4,801,395 00
Amount of insurance held as collateral . . . 2,351,608 00

Premiums in course of collection (net)	$46,995 57	
Re-insurance deposit premiums	356 25	
Gross Assets		$3,363,218 92
Deduct special deposits in other States		61,025 00
Balance		$3,302,193 92

LIABILITIES.

Losses adjusted, unpaid	$44,132 70	
claimed and reported	19,398 00	
disputed or resisted	3,500 00	
Unearned premiums on outstanding risks	501,587 48	
Reclaimable on perpetual fire policies	1,429,775 42	
Dividends to stockholders, unpaid	1,432 00	
Surveys	2,917 00	
Gross Liabilities, except Capital	$2,002,742 60	
Deduct liabilities on special deposits	29,185 97	
		1,973,556 63
Surplus as regards Policy-holders		$1,328,637 29
Paid-up Capital		400,000 00
Surplus over Capital		$928,637 29

INCOME.

Cash received for fire premiums	$663,156 41	
Deduct re-insurance and return premiums	66,330 84	
Net cash received for fire premiums		$596,825 57
Interest received on mortgages		136,374 81
Interest and dividends received from all other sources		26,649 50
Income from other sources		9,591 95
Deposits received for perpetual fire risks	$50,564 21	
Gross Cash Income		$769,441 83

EXPENDITURES.

Cash paid for fire losses		$330,163 72
Cash dividends paid		127,144 00
Cash paid for commissions and brokerage		79,634 37
salaries of officers and employés		87,102 43
State and local taxes		28,808 98
surveys and incidentals		110,181 45
Deposits returned on perpetual fire risks	$72,308 78	
Gross Cash Expenditures		$763,034 95

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$149,173,678 40	$2,713,255 67
written during 1878	61,432,029 51	719,338 86
Total	$210,605,707 91	$3,432,594 53
Deduct risks expired and terminated	67,738,355 30	870,820 34
In force at end of year	$142,867,352 61	$2,561,774 19
Perpetual risks in force	$61,034,046 13	

MISCELLANEOUS.

Premiums received from organization of company	$19,866,252 51
Losses paid from organization of company	11,088,837 23
Cash dividends declared from organization of company	3,708,000 00
Dividends declared during the year	128,000 00
Fire losses incurred during the year	330,163 72
Company's stock owned by directors	58,300 00

GERMAN FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated March, 1865. Commenced business March, 1865.]

PAID-UP CAPITAL, $500,000.

CHARLES WEBBER, *President.* *Secretary*, CHARLES WEBBER, JR.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$75,000 00	$78,562 50
Maryland state bonds	20,000 00	21,800 00
Baltimore city bonds	30,000 00	33,300 00
Western Maryland Railroad bonds	26,000 00	28,860 00
Canton county bonds	115,000 00	106,950 00
North Central Railroad bonds	24,000 00	23,680 00
Marietta and Cincinnati Railroad bonds	53,500 00	44,538 75
Baltimore and Ohio Railroad bonds	5,000 00	5,275 00
German Bank stock	40,000 00	32,000 00
	$388,500 00	$374,966 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
623 shares German Bank of Baltimore	$49,880 00	
4095 " German Fire Ins. Co., Baltimore	57,330 00	$84,433 37
20 " Teutonia Fire Ins. Co., Phila.	2,000 00	
20 " U. German Real Estate Company	300 00	250 00
11 " Second National Bank, Baltimore	1,210 00	1,200 00
Mortgage notes	75,000 00	60,887 00
	$185,720 00	$146,770 37

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered estate	$48,645 00	
Loans on mortgage of real estate (first liens)	133,595 93	
Stocks, bonds, etc., as per schedule	374,966 25	
Loans on collateral security, as per schedule	146,770 37	
Cash in the office of the company	1,265 44	
deposited in German Bank	19,770 95	
Premiums in course of collection (net)	7,274 90	
Notes taken for fire risks	2,341 24	
Ground rents	59,833 33	
Gross Assets		$794,463 41
Deduct special deposits in other States		26,187 50
Balance		$768,275 91

Liabilities.

Losses claimed and reported	$3,000 00	
disputed or resisted	1,250 00	
Total amount of losses	$4,250 00	
Less re-insurance	1,850 00	
Net amount of unpaid losses	$2,400 00	
Unearned premiums on outstanding risks	79,943 86	
Reclaimable on perpetual fire policies	8,989 57	
Dividends to stockholders, unpaid	356 50	
Gross Liabilities, except Capital	$91,689 93	
Deduct liabilities on special deposits	4,427 00	
		$87,262 93
Surplus as regards Policy-holders		$681,012 98
Paid-up Capital		500,000 00
Surplus over Capital		$181,012 98

Income.

Cash received for fire premiums	$153,822 65	
Deduct re-insurance and return premiums	5,782 72	
Net cash received for fire premiums		$148,039 93
Interest and dividends received from all sources		31,932 81
Income from house and ground rents		7,273 09
Gross Cash Income		$187,245 83

Expenditures.

Cash paid for fire losses	$27,602 63	
Deduct salvage and re-insurance	23 33	
Net cash paid for fire losses		$27,579 30
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		12,549 13
for salaries of officers and employés		9,988 00
for State and local taxes		10,254 01
for incidental expenses		6,256 55
Gross Cash Expenditures		$106,626 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$28,387,400 00	$132,034 81
written during 1878	29,025,000 00	153,832 65
Total	$57,412,400 00	$285,867 46
Deduct risks expired and terminated	28,214,000 00	137,413 16
In force at end of year	$29,198,400 00	$148,454 30
Deduct amount re-insured	56,400 00	5,782 72
Net amount in force	$29,142,000 00	$142,671 58

MISCELLANEOUS.

Premiums received from organization of company	$1,306,783 00
Losses paid from organization of company	395,225 00
Cash dividends declared from organization of company	243,000 00
Dividends declared during the year (8 per cent)	40,000 00
Fire losses incurred during the year	30,000 00
Company's stock owned by directors	71,020 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, 500,000.

RUDOLPH GARRIGUE, *President.* *Secretary*, HUGO SCHUMANN.

Office, No. 175 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$650,000 00	$695,687 50
New York city bonds	85,000 00	88,995 00
New York county bonds	15,000 00	15,750 00
Brooklyn permanent water loan	26,000 00	27,560 00
Brooklyn Park loan	8,000 00	8,800 00
Kings county bonds	16,000 00	16,640 00
Buffalo City Park bonds	25,000 00	27,000 00
Rochester city bonds	4,000 00	4,600 00
National Park Bank stock	5,000 00	4,100 00
	$834,000 00	$889,132 50

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
328 shares	National State Bank, Elizabeth	$16,400 00	$14,500 00
20 "	Sterling Fire Insurance Company	1,820 00	
15 "	United States Express Company	675 00	1,000 00
7 "	Western Union Telegraph Co.	665 00	
40 "	Germania Life Insurance Company,	2,300 00	6,000 00
58 "	First National Bank, Jersey City	5,800 00	
		$27,660 00	$21,500 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$74,418 43
Loans on mortgage of real estate (first liens*),	547,100 00
Interest due or accrued thereon	16,056 00
Stocks, bonds, etc., as per schedule	889,132 50

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* Value of lands mortgaged	$452,900 00
Value of buildings thereon	564,300 00
Amount of insurance held as collateral	515,550 00

Loans on collateral security, as per schedule	$21,500 00	
Cash in the office of the company	12,118 38	
deposited in various banks	45,204 63	
Interest due and accrued	4,094 16	
Premiums in course of collection (net)	61,704 70	
Mississippi deposit	7,500 00	
Gross Assets		$1,678,828 80
Deduct special deposits in other States		32,500 00
Balance		$1,646,328 80

Liabilities.

Losses adjusted, unpaid	$9,761 56	
claimed and reported	$18,801 74	
disputed or resisted	28,574 58	
Unearned premiums on outstanding risks	362,881 20	
State and local taxes (contested)	4,386 00	
Gross Liabilities, except Capital	$424,405 08	
Deduct liabilities on special deposits	7,630 79	
		416,774 29
Surplus as regards Policy-holders		$1,229,554 51
Paid-up Capital		500,000 00
Surplus over Capital		$729,554 51

Income.

Cash received for fire premiums	$635,096 69	
Deduct re-insurance and return premiums	63,471 77	
Net cash received for fire premiums		$571,624 92
Interest received on mortgages		39,143 20
Interest and dividends received from all other sources		52,491 02
Gross Cash Income		$663,259 14

Expenditures.

Cash paid for fire losses	$201,390 97	
Deduct salvage and re-insurance	8,691 90	
Net cash paid for fire losses		$192,699 07
Cash dividends paid		110,000 00
Cash paid for commissions and brokerage		100,136 71
for salaries of officers and employés		76,860 67
for State and local taxes		16,999 96
for incidental expenses		98,928 98
Gross Cash Expenditures		$595,625 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$78,167,235 59	$816,015 11
written during 1878	73,261,622 46	635,096 69
Total	$151,428,858 05	$1,451,111 80
Deduct risks expired and terminated	76,315,088 84	707,991 54
In force at end of year	$75,113,769 21	$743,120 26
Deduct amount re-insured	1,780,744 00	15,253 20
Net amount in force	$73,333,025 21	$727,867 06

Miscellaneous.

Premiums received from organization of company	$10,783,104 02
Losses paid from organization of company	5,019,930 72
Cash dividends declared from organization of company	1,046,000 00
Dividends declared during the year	110,000 00
Fire losses incurred during the year	197,816 98
Company's stock owned by directors	70,750 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

Paid-up Capital, $1,000,000.

Emil Oelbermann, *President.* *Secretary*, James A. Silvey.

Office, No. 179 Broadway.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$1,500,000 00	$1,584,420 00
Missouri state bonds, 6s	50,000 00	52,000 00
Rhode Island state bonds, 6s	50,000 00	54,000 00
Rochester city bonds, 7s	40,000 00	44,000 00
Buffalo city bonds, 7s	25,000 00	27,000 00
Yonkers city bonds, 7s	21,000 00	23,000 00
Central Pacific Railroad bonds	60,000 00	63,000 00
Union Pacific Railroad bonds	60,000 00	63,000 00
Chicago, R. I., and P. Railroad bonds	50,000 00	53,000 00
New York Central Railroad bonds	50,000 00	52,000 00
Syracuse, Bing., and N. Y. Railroad bonds	20,000 00	20,000 00
N. Y. and Harlem Railroad stock	50,000 00	70,000 00
	$1,976,000 00	$2,105,420 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$148,381 00	$123,800 00

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule	$2,105,420 00
Loans on collateral security, as per schedule	123,800 00

Cash in the office of the company	$2,062 86	
deposited in various banks	145,275 89	
Premiums in course of collection (gross)	95,221 98	
Premiums more than 3 months due	$1,084 42	
Gross Assets		$2,471,780 73
Deduct special deposits in other States		25,000 00
Balance		$2,446,780 73

Liabilities.

Losses adjusted, unpaid	$22,560 90	
claimed and reported	43,435 00	
disputed or resisted	11,861 09	
Total amount of losses	$77,856 99	
Less re-insurance	1,000 00	
Net amount of unpaid losses	$76,856 99	
Unearned premiums on outstanding risks	560,840 81	
Commissions and brokerage	19,034 39	
Gross Liabilities, except Capital	$656,732 19	
Deduct liabilities on special deposits	4,140 58	
		652,591 61
Surplus as regards Policy-holders		$1,794,189 12
Paid-up Capital		1,000,000 00
Surplus over Capital		$794,189 12

Income.

Cash received for fire premiums	$1,052,007 50	
Deduct re-insurance and return premiums	147,700 31	
Net cash received for fire premiums		$904,307 19
Interest and dividends received from all sources		117,465 75
Gross Cash Income		$1,021,772 94

Expenditures.

Cash paid for fire losses	$446,444 93	
Deduct salvage and re-insurance	6,889 30	
Net cash paid for fire losses		$439,555 63
Cash dividends paid		100,000 00
Cash paid for commissions and brokerage		131,937 35
for salaries of officers and employés		83,797 66
for State and local taxes		26,006 64
for incidental expenses		95,397 52
Gross Cash Expenditures		$876,694 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$106,586,972 00	$1,029,669 30
written during 1878	129,925,611 00	1,076,251 78
Total	$236,512,583 00	$2,105,921 08
Deduct risks expired and terminated	114,666,098 00	998,045 30
In force at end of year	$121,846,485 00	$1,107,875 78
Deduct amount re-insured	3,176,278 00	26,171 71
Net amount in force	$118,670,207 00	$1,081,704 07

Miscellaneous.

Premiums received from organization of company	$6,472,805 97
Losses paid from organization of company	2,669,126 17
Cash dividends declared from organization of company	540,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	417,653 07
Company's stock owned by directors	312,600 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1853. Commenced business May, 1853.]

Paid-up Capital, $300,000.

Alfred S. Gillett, *President.* *Secretary*, Philander C. Royce.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$171,000 00	$179,632 50
Philadelphia city bonds	17,800 00	21,126 00
Louisville city bonds	10,000 00	10,700 00
St. Louis city and county bonds	10,000 00	10,800 00
American Steamship Company bonds	5,000 00	4,250 00
Union Pacific Railroad Company bonds	5,000 00	5,450 00
Pennsylvania Railroad Company bonds	18,000 00	19,540 00
Camden and Amboy Railroad Co. bonds	17,000 00	18,395 00
North Pennsylvania Railroad Co. bonds	5,000 00	5,550 00
Lancaster and Reading Railroad Co. bonds	10,000 00	10,000 00
Lehigh Navigation Company bonds	11,000 00	11,550 00
Connecting Railroad Company bonds	10,000 00	10,500 00
Susquehanna Coal Company bonds	3,000 00	2,550 00
Philadelphia and Erie Railroad Co. bonds	15,000 00	15,800 00
Philadelphia and Reading Railroad Co. stock	20,000 00	4,900 00
" " " scrip	1,750 00	875 00
" " " bonds	5,000 00	2,250 00
	$334,550 00	$333,868 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$9,056 25	$8,146 00
Loan secured by bond and mortgage	–	4,600 00
Loaned on personal security	–	1,500 00
		$14,246 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$333,100 00	
Loans on mortgage of real estate (first liens*),	352,666 65	
Interest due or accrued thereon	8,425 67	
Stocks, bonds, etc., as per schedule	333,868 50	
Loans on collateral security, as per schedule	14,246 00	
Cash in the office of the company	1,437 88	
deposited in Philadelphia National Bank,	58,241 36	
Interest due and accrued	228 17	
Premiums in course of collection (gross)	24,829 85	
Rents due and accrued	2,894 37	
Perpetual insurance deposit	1,900 00	
Premiums more than 3 months due	$1,912 78	
Gross Assets		$1,131,838 45

Liabilities.

Losses claimed and reported	$15,293 21	
Unearned premiums on outstanding risks	217,008 83	
Reclaimable on perpetual fire policies	61,448 04	
Due and accrued for rent, salaries, etc.	2,222 56	
State and local taxes	235 53	
Commissions and brokerage	5,347 05	
Return premiums	630 71	
Re-insurance	312 01	
Gross Liabilities, except Capital		302,497 94
Surplus as regards Policy-holders		$829,340 51
Paid-up Capital		300,000 00
Surplus over Capital		$529,340 51

Income.

Cash received for fire premiums	$285,168 80	
Deduct re-insurance and return premiums	20,552 43	
Net cash received for fire premiums		$264,616 37
Interest received on mortgages		24,911 26
Interest and dividends received from all other sources		20,077 79
Income from rents		11,471 28
Gross Cash Income		$321,076 70

* Total value of property mortgaged $916,635 00
Amount of insurance held as collateral . . . 281,900 00

EXPENDITURES.

Cash paid for fire losses	$117,273 01	
Deduct salvage and re-insurance	5,156 27	
Net cash paid for fire losses		$112,116 74
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		43,791 90
for salaries of officers and employés		32,412 00
for State and local taxes		22,475 00
for incidental expenses		23,127 41
Deposits returned on perpetual fire risks	$817 40	
Gross Cash Expenditures		$293,923 05

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$43,910,092 00	$555,094 63
written during 1878	37,984,044 00	284,059 46
Total	$81,894,136 00	$839,154 09
Deduct risks expired and terminated	40,625,442 00	347,567 42
In force at end of year	$41,268,694 00	$491,586 67
Deduct amount re-insured	345,350 00	3,295 05
Net amount in force	$40,923,344 00	$488,291 62
Perpetual risks in force	$2,713,733 00	

MISCELLANEOUS.

Premiums received from organization of company	$4,650,897 80
Losses paid from organization of company	1,957,147 32
Cash dividends declared from organization of company	583,331 00
Dividends declared during the year	60,000 00
Fire losses incurred during the year	110,776 97
Company's stock owned by directors	99,300 00

GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N.Y.

[Incorporated May, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, $200,000.

R. M. LITTLE, *President.* *Secretary*, J. L. CUNNINGHAM.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$425,000 00	$438,756 25
First National Bank stock	10,000 00	15,000 00
	$435,000 00	$453,756 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares First Nat'l Bank, Schuylerville	$1,200 00	$1,500 00
160 shares First Nat'l Bank, Glen's Falls	12,000 00	8,000 00
Bond and mortgage (first lien)	1,500 00	1,000 00
	$14,700 00	$10,500 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$11,200 00	
Loans on mortgage of real estate (first liens*),	335,111 76	
Interest due or accrued thereon	3,543 38	
Stocks, bonds, etc., as per schedule	453,756 25	
Loans on collateral security, as per schedule	10,500 00	
Cash in the office of the company	623 72	
deposited in various banks	64,691 08	
Interest due and accrued	52 50	
Premiums in course of collection (gross)	21,356 87	
Premiums more than 3 months due, $1,708 33		
Gross Assets		†$900,835 56

LIABILITIES.

Losses adjusted, unpaid	$6,196 45	
claimed and reported	8,202 36	
disputed or resisted	5,150 00	
Unearned premiums on outstanding risks	262,312 81	
Commissions and brokerage	3,633 08	
Gross Liabilities, except Capital		285,494 70
Surplus as regards Policy-holders		$615,340 86
Paid-up Capital		200,000 00
Surplus over Capital		$415,340 86

INCOME.

Cash received for fire premiums	$300,936 29	
Deduct re-insurance and return premiums	27,477 05	
Net cash received for fire premiums		$273,459 24
Interest received on mortgages		25,753 92
Interest and dividends received from all other sources		19,972 61
Income from rents		339 00
Gross Cash Income		$319,524 77

EXPENDITURES.

Cash paid for fire losses	$159,701 80	
Deduct salvage and re-insurance	213 97	
Net cash paid for fire losses		$159,487 83
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		48,455 55

* Value of lands mortgaged $504,414 00
Value of buildings thereon 388,486 00
Amount of insurance held as collateral 232,325 00

† Including $200,000 special reserve fund, held under New York law.

Cash paid for salaries of officers and employés	$18,426 62
for State and local taxes	6,368 44
for incidental expenses	15,960 11
Gross Cash Expenditures	$268,698 55

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$62,816,634 00	$585,587 44
written during 1878	32,029,707 00	300,936 29
Total	$94,846,341 00	$886,523 73
Deduct risks expired and terminated	37,290,883 00	350,396 53
In force at end of year	$57,555,458 00	$536,127 20
Deduct amount re-insured	144,124 00	1,207 81
Net amount in force	$57,411,334 00	$534,919 39

MISCELLANEOUS.

Premiums received from organization of company	$3,534,488 21
Losses paid from organization of company	2,035,241 52
Cash dividends declared from organization of company	230,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	153,586 62
Company's stock owned by directors	64,640 00

GREAT WESTERN INSURANCE COMPANY, NEW YORK.

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, $662,080.

FERDINAND MOTZ, *President.* *Secretary*, WILLIAM T. LOCKWOOD.

Office, No. 50 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$687,000 00	$764,652 50
West Indies and Panama Telegraph stock	10,000 00	2,000 00
Sandy Hook and City Island Telegraph stock,	1,000 00	800 00
Mobile and Ohio Railroad bonds	15,400 00	2,310 00
	$713,400 00	$769,762 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$32,273 35	
Stocks, bonds, etc., as per schedule	769,762 50	
Cash in the office of the company	344 84	
deposited in various banks and with English bankers	24,739 40	
Premiums in course of collection	41,945 35	
Notes taken for marine and inland risks	44,156 51	
Accounts due	1,984 28	
Salvage claims	31,773 00	
Gross Assets		$946,979 23

Liabilities.

Losses adjusted, unpaid	$9,826 00	
claimed and reported	56,600 00	
disputed or resisted	32,028 00	
Total amount of losses	$98,454 00	
Less re-insurance	10,750 00	
Net amount of unpaid losses	$87,704 00	
Unearned premiums on outstanding risks	50,057 23	
Unpaid scrip ordered to be redeemed	2,775 00	
Interest due or accrued on scrip	6,049 01	
Dividends to stockholders unpaid	1,977 00	
Re-insurance due	3,628 05	
Accounts due	362 90	
Gross Liabilities, except Capital		$152,553 19
Surplus as regards Policy-holders		$794,426 04
Paid-up Capital		662,080 00
Surplus over Capital		$132,346 04

Income.

Cash received for marine and inland premiums,	$398,417 03	
Deduct re-insurance and return premiums	36,269 16	
Net cash received for marine and inl'd prems.		$362,147 87
Interest and dividends received from all sources		38,357 18
Income from premium on sale of gold		341 93
Gross Cash Income		$400,846 98

Expenditures.

Cash paid for marine and inland losses	$269,712 55	
Deduct salvage and re-insurance	91,109 20	
Net cash paid for marine and inland losses		$178,603 35
Cash dividends paid		66,054 20
Interest paid scripholders		439 25
Cash paid for commissions and brokerage		23,891 27
for salaries and incidentals		45,102 89
in lieu of scrip dividends		66,542 57
Gross Cash Expenditures		$380,633 53

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$3,249,817 00	$42,981 22
written during 1878	35,008,313 00	422,867 09
Total	$38,258,130 00	$465,848 31
Deduct risks expired and terminated	33,782,111 00	411,346 28
In force at end of year	$4,476,019 00	$54,502 03
Deduct amount re-insured	364.967 00	4,444 80
Net amount in force	$4,111,052 00	$50,057 23

MISCELLANEOUS.

Premiums received from organization of company	$34,788,480 00
Losses paid from organization of company	24,142,942 64
Cash dividends declared from organization of company	2,809,498 00
Dividends declared during the year (10 per cent)	66,208 00
Marine and inland losses incurred during the year	269,712 55
Company's stock owned by directors	227,400 00

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, $200,000.

WILLIAM C. THOMPSON, *President.* *Secretary*, WALTER K. PAYE.

Office, No. 187 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$200,000 00	$216,500 00
Harlem River and Port Chester Railroad bonds,	15,000 00	16,200 00
	$215,000 00	$232,700 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
15 shares Niagara Insurance Company	$900 00	$500 00
20 " Harlem Gas Company	400 00	600 00
5 " Bowery Fire Insurance Company	500 00	
Milwaukee and St. Paul Railroad bond	1,000 00	200 00
	$2,800 00	$1,300 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$23,800 00	
Interest due or accrued thereon	808 83	
Stocks, bonds, etc., as per schedule	232,700 00	
Loans on collateral security, as per schedule	1,300 00	
Cash in the office of the company	2,262 38	
deposited in Chatham National Bank	6,053 28	
Interest due and accrued	59 50	
Premiums in course of collection (gross)	8,911 48	
Premiums more than 3 months due . $749 50		
Gross Assets		$275,895 47

LIABILITIES.

Losses claimed and reported	$5,600 00
Unearned premiums on outstanding risks	32,901 60
Due and accrued for rent, salaries, etc.	800 00

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* Value of lands mortgaged $27,000 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral . . . 32,300 00

State and local taxes	$450 00	
Commissions and brokerage	800 00	
Gross Liabilities, except Capital		$40,551 60
Surplus as regards Policy-holders		$235,343 87
Paid-up Capital		200,000 00
Surplus over Capital		$35,343 87

Income.

Cash received for fire premiums	$78,058 22	
Deduct re-insurance and return premiums	9,513 57	
Net cash received for fire premiums		$68,544 65
Cash received for marine and inland premiums		593 75
Interest received on mortgages		1,651 00
Interest and dividends received from all other sources		11,311 87
Income from other sources		73 95
Gross Cash Income		$82,175 22

Expenditures.

Cash paid for fire losses	$28,816 31
for marine and inland losses	119 63
Cash dividends paid	14,000 00
Cash paid for commissions and brokerage	12,024 01
for salaries of officers and employés	17,285 00
for State and local taxes	472 63
for rent and incidentals	9,075 91
Gross Cash Expenditures	$81,793 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$11,094,950 00	$71,847 04
written during 1878	12,361,516 00	78,058 22
Total	$23,456,466 00	$149,905 26
Deduct risks expired and terminated	13,074,750 00	83,165 92
In force at end of year	10,381,716 00	66,739 34
Deduct amount re-insured	398,500 00	2,504 00
Net amount in force	9,983,216 00	64,235 34
Marine risks outstanding Dec. 31, 1877	$9,500 00	252 50
written during 1878	16,250 00	593 75
Total	$25,750 00	$846 25
Deduct risks expired and terminated	9,500 00	252 50
In force at end of year	$16,250 00	$593 75

MISCELLANEOUS.

Premiums received from organization of company	$1,105,722 02
Losses paid from organization of company	664,166 70
Cash dividends declared from organization of company	171,000 00
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	24,921 47
Marine and inland losses incurred during the year	119 63
Company's stock owned by directors	67,000 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, $500,000.

BENJAMIN S. WALCOTT, *President.* *Secretary*, I. REMSEN LANE.

Office, No. 120 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,060,000 00	$1,106,987 50
Brooklyn city bonds	50,000 00	58,000 00
Connecticut state bonds	20,000 00	21,200 00
New York Central Railroad bonds, 6s	30,000 00	31,275 00
New York and Harlem Railroad bonds	25,000 00	30,250 00
75 shares Metropolitan National Bank	7,500 00	8,700 00
150 " American Exchange Nat'l Bank	15,000 00	15,150 00
100 " Central Trust Company	10,000 00	11,000 00
	$1,217,500 00	$1,282,562 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
150 shares Metropolitan National Bank	$17,400 00	$15,000 00
25 " Hanover National Bank	2,575 00	1,500 00
United States bond, 6s	1,095 00	3,150 00
Oregon war bond	2,737 50	
United States 5–20 bond	1,053 75	1,000 00
" " bond, 4s	100 50	
" " 5–20 bond, registered	25,593 75	22,500 00
Union Pacific Railroad S. F. bonds	1,085 00	900 00
6 shares Metropolitan National Bank	696 00	500 00
	$52,336 50	$44,550 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$2,725 95
Loans on mortgage of real estate (first liens*),	$199,750 00

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* Value of lands mortgaged	$167,000 00
Value of buildings thereon	262,000 00
Amount of insurance held as collateral	210,450 00

Interest due or accrued thereon	$1,797 71	
Stocks, bonds, etc., as per schedule	1,282,562 50	
Loans on collateral security, as per schedule	44,550 00	
Cash in the office of the company	7,036 66	
deposited in various banks	70,581 09	
Interest due and accrued	2,656 36	
Premiums in course of collection (gross)	72,124 50	
Re-insurance due	12 05	
Premiums more than 3 months due	$862 15	
Gross Assets		$1,683,796 82
Deduct special deposits in other States		33,718 75
Balance		$1,650,078 07

LIABILITIES.

Losses adjusted, unpaid	$18,666 63	
claimed and reported	32,365 33	
disputed or resisted	28,924 58	
Total amount of losses	$79,956 54	
Less re-insurance	975 00	
Net amount of unpaid losses	$78,981 54	
Unearned premiums on outstanding risks	419,741 18	
State and local taxes	306 61	
Commissions and brokerage	6,533 22	
Return premiums	2,317 25	
Due agents	18 18	
Gross Liabilities, except Capital	$507,897 98	
Deduct liabilities on special deposits in other States	7,630 79	
		500,267 19
Surplus as regards Policy-holders		$1,149,810 88
Paid-up Capital		500,000 00
Surplus over Capital		$649,810 88

INCOME.

Cash received for fire premiums	$657,319 78	
Deduct re-insurance and return premiums	56,517 76	
Net cash received for fire premiums		$600,802 02
Interest received on mortgages		12,846 83
Interest and dividends received from all other sources		73,165 94
Gross Cash Income		$686,814 79

EXPENDITURES.

Cash paid for fire losses	$281,248 39	
Deduct salvage and re-insurance	9,281 12	
Net cash paid for fire losses		$271,967 27
Cash dividends paid		50,000 00

Cash paid for commissions and brokerage	$96,197 75
for salaries of officers and employés	47,910 40
for State and local taxes	15,605 36
for incidental expenses	121,760 07
Gross Cash Expenditures	$603,440 85

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$89,517,686 97	$939,655 68
written during 1878	78,648,366 57	659,857 14
Total	$168,166,053 54	$1,599,512 82
Deduct risks expired and terminated	81,705,953 07	746,341 30
In force at end of year	$86,460,100 47	$853,171 52
Deduct amount re-insured	1,668,820 40	11,107 20
Net amount in force	$84,791,280 07	$842,064 32

MISCELLANEOUS.

Premiums received from organization of company	$9,476,468 33
Losses paid from organization of company	4,923,791 99
Cash dividends declared from organization of company	884,500 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	271,999 04
Company's stock owned by directors	144,100 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

PAID-UP CAPITAL, $1,250,000.

GEORGE L. CHASE, *President.* *Secretary*, J. D. BROWNE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Hartford National Bank, Hartford	$51,100 00	$75,628 00
Phœnix National Bank, Hartford	46,700 00	70,984 00
Connecticut River Bank, Hartford	5,000 00	3,000 00
American National Bank, Hartford	15,000 00	17,700 00
Charter Oak National Bank, Hartford	20,000 00	25,400 00
Farmers' and Mechanics' Nat'l B'k, Hartf'd,	18,200 00	20,384 00
Mercantile National Bank, Hartford	15,000 00	18,000 00
First National Bank, Hartford	17,200 00	15,824 00
Ætna National Bank, Hartford	31,500 00	35,910 00
City National Bank, Hartford	20,800 00	15,600 00
Conn. Trust and Safe Deposit Co., Hartford,	23,000 00	17,250 00
American Exchange Nat'l Bank, New York,	20,000 00	20,200 00
National Bank of Commerce, New York	10,000 00	11,800 00
Importers' and Traders' Nat'l B'k, New York,	30,000 00	62,100 00

Bank of America, New York	$30,000 00	$39,000 00
Manhattan Company Bank, New York	10,000 00	13,200 00
Merchants' National Bank, New York	16,700 00	20,541 00
Union National Bank, New York	8,000 00	11,680 00
Bank of North America, New York	7,000 00	4,970 00
Metropolitan National Bank, New York	22,500 00	26,325 00
Blackstone National Bank, Boston	10,600 00	9,858 00
National Bank of Commerce, Boston	4,300 00	3,440 00
Second National Bank, Boston	10,900 00	14,170 00
Hide and Leather National Bank, Boston	2,400 00	2,424 00
Atlantic National Bank, Boston	3,900 00	4,875 00
First National Bank, Boston	10,000 00	17,000 00
Boylston National Bank, Boston	12,500 00	12,625 00
Merchants' Bank (in liquidation), St. Louis,	10,000 00	3,200 00
Union National Bank, Albany	6,200 00	6,820 00
First National Bank, Albany	5,000 00	7,500 00
Montreal Bank, Montreal	30,000 00	41,700 00
Ontario Bank, Bowmansville	13,000 00	8,970 00
Connecticut River Company	12,000 00	3,000 00
Connecticut River Railroad	2,000 00	2,740 00
New York, New Haven, and Hartford R.R.	70,000 00	112,700 00
Hannibal and St. Joseph Railroad	20,000 00	2,700 00
Lake Shore and Michigan Southern R.R.	20,000 00	13,900 00
United States registered 1881 bonds, 6s	56,800 00	60,492 00
United States gold bonds, 4½s	200,000 00	209,000 00
Memphis city bonds, 6s	1,000 00	1,000 00
Tennessee state bonds, 6s	33,000 00	11,100 00
Alabama state bonds (class A)	10,000 00	4,475 00
South Carolina consols	11,500 00	9,315 00
Toledo (O.) water works bonds, 8s	5,000 00	5,250 00
Watertown (N.Y.) town bonds, 7s	3,500 00	3,500 00
Harlem R. and P't Ches. R.R. Co. (guar.) 7s,	50,000 00	59,000 00
City of New Brunswick (N.J.) bonds, 7s	45,000 00	47,250 00
Pawtucket (R.I.) town bonds, 7s	75,000 00	87,000 00
Dubuque (Ia.) city bonds, 6s	25,000 00	23,250 00
Terre Haute (Ind.) bonds, 8s	29,000 00	29,290 00
Des Moines (Ia.) city bonds, 7s	50,000 00	50,000 00
Oswego (N.Y.) city certificates, 7s	25,000 00	25,000 00
	$1,280,300 00	$1,418,040 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$614,175 60
Loans on mortgage of real estate (first liens*),	759,116 57
Interest due or accrued thereon	30,861 63
Stocks, bonds, etc., as per schedule	1,418,040 00

* Value of lands mortgaged $850,000 00
Value of buildings thereon 773,500 00
Amount of insurance held as collateral . . . 552,000 00

Cash in the office of the company	$1,070 15	
deposited in banks	265,339 52	
Interest due and accrued	19,338 35	
Premiums in course of collection (gross)	240,076 70	
Rents due and accrued	1,971 32	
Tax due from non-resident stockholders	8,698 00	
Gross Assets		$3,358,687 84
Deduct special deposits in other States		119,979 60
		$3,238,708 24

Liabilities.

Losses claimed and reported	$132,891 06	
disputed or resisted	31,015 93	
Unearned premiums on outstanding risks	1,060,424 76	
Commissions and brokerage	22,800 00	
Gross Liabilities, except Capital	$1,247,131 75	
Deduct liabilities on special deposits	69,501 90	
		1,177,629 85
Surplus as regards Policy-holders		$2,061,078 39
Paid-up Capital		1,250,000 00
Surplus over Capital		$811,078 39

Income.

Cash received for fire premiums	$1,608,059 52	
Deduct re-insurance and return premiums	100,048 60	
Net cash received for fire premiums		$1,508,010 92
Interest received on bonds and mortgages		45,518 30
Interest and dividends received from all other sources		92,948 84
Income from rents and gold premiums		16,394 51
Gross Cash Income		$1,662,872 57

Expenditures.

Cash paid for fire losses	$822,077 71
Cash dividends paid	254,893 00
Cash paid for commissions and brokerage	219,169 29
for salaries of officers and employés	114,322 36
for State and local taxes	35,109 65
for incidental expenses	108,294 28
Gross Cash Expenditures	$1,553,866 29

Risks and Premiums.

		Premiums.
Fire risks written during 1878	$141,241,610 00	$1,508,010 92
Deduct risks expired and terminated	$138,587,589 00	$1,557,770 61
In force at end of year	$188,039,953 00	$2,162,188 13

MISCELLANEOUS.

Premiums received from organization of company	$34,229,375 30
Losses paid from organization of company	22,023,419 74
Cash dividends declared from organization of company	3,563,100 00
Dividends declared during the year	250,000 00
Fire losses incurred during the year	812,820 89
Company's stock owned by directors	173,200 00

HOFFMAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May, 1864. Commenced business May, 1864.]

PAID-UP CAPITAL, $200,000.

M. F. HODGES, *President.* *Secretary*, JOHN D. MACINTYRE.

Office, No. 130 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$130,000 00	$133,943 75
N. Y. Central and Hud. River R.R. Co. stock,	20,000 00	22,800 00
American Exchange National Bank	10,000 00	10,000 00
Bank of the Metropolis	7,500 00	7,500 00
	$167,500 00	$174,243 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
9 shares Bank of New York	$1,080 00	$950 00
49 shares Star Fire Insurance Company	5,390 00	2,800 00
	$6,470 00	$3,750 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$29,865 12	
Loans on mortgage of real estate (first liens*),	125,493 00	
Interest due or accrued thereon	3,336 50	
Stocks, bonds, etc., as per schedule	174,243 75	
Loans on collateral security, as per schedule	3,750 00	
Cash in the office of the company	3,129 47	
deposited in various banks	17,149 68	
Interest due and accrued	442 00	
Premiums in course of collection (gross)	9,016 40	
Premiums more than 3 months due. $467 83		
Gross Assets		$366,425 92

LIABILITIES.

Losses adjusted, unpaid	$5,340 76
claimed and reported	12,596 71

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* Value of lands mortgaged $110,000 00
Value of buildings thereon 114,000 00
Amount of insurance held as collateral . . . 91,500 00

Unearned premiums on outstanding risks	$67,273 84	
State and local taxes	1,800 00	
Commissions and brokerage	455 92	
Return premiums	111 60	
Gross Liabilities, except Capital		$87,578 83
Surplus as regards Policy-holders		$278,847 09
Paid-up Capital		200,000 00
Surplus over Capital		$78,847 09

Income.

Cash received for fire premiums	$139,581 12	
Deduct re-insurance and return premiums	17,663 89	
Net cash received for fire premiums		$121,917 23
Cash received for marine and inland premiums		125 00
Interest received on bonds and mortgages		10,573 37
Interest and dividends received from all other sources		9,262 49
Gross Cash Income		$141,878 09

Expenditures.

Cash paid for fire losses	$76,143 01	
Deduct salvage and re-insurance	1,106 52	
Net cash paid for fire losses		$75,036 49
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		18,673 29
for salaries of officers and employés		20,300 00
for State and local taxes		1,153 57
for rents and incidentals		15,855 15
Gross Cash Expenditures		$151,018 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$14,077,250 11	$138,209 80
written during 1878	14,915,776 01	141,735 30
Total	$28,993,026 12	$279,945 10
Deduct risks expired and terminated	15,136,560 99	141,456 73
In force at end of year	$13,856,465 13	$138,488 37
Deduct amount re-insured	429,584 01	3,948 56
Net amount in force	$13,426,881 12	$134,539 81
Marine risks outstanding Dec. 31, 1877	$14,000 00	$577 50
written during 1878	2,500 00	125 00
Total	$16,500 00	$702 50
Deduct risks expired and terminated	14,000 00	577 50
In force at end of year	$2,500 00	$125 00

MISCELLANEOUS.

Premiums received from organization of company	$1,962,635 29
Losses paid from organization of company	1,249,395 54
Cash dividends declared from organization of company	130,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	86,413 76
Company's stock owned by directors	60,850 00

HOME INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 24, 1869. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM ROBOTHAM, *President.* *Secretary*, WILLIAM R. FREEMAN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$52,625 00
Citizens' Gas Light Company stock	16,500 00	17,655 00
Montclair Gas and Water Company stock	8,500 00	8,925 00
Essex county bonds	2,000 00	2,200 00
Newark city bonds	1,000 00	1,060 00
National State Bank stock	1,000 00	1,000 00
	$79,000 00	$83,465 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
American Trust Company stock	$3,000 00	$1,500 00
Trenton Gas Light Company stock	1,296 00	600 00
Western Union Telegraph Company	573 00	450 00
Hibernia Ins. Co. stock, bond, and mortgage	6,000 00	4,000 00
	$10,869 00	$6,550 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$44,784 99	
Loans on mortgage of real estate (first liens*),	107,075 00	
Interest due or accrued thereon	5,661 82	
Stocks, bonds, etc., as per schedule	83,465 00	
Loans on collateral security, as per schedule	6,550 00	
Cash in the office of the company	221 31	
deposited in National State Bank	9,503 30	
Interest due and accrued	180 72	
Premiums in course of collection (gross)	4,911 18	
Premiums more than 3 months due, $65 00		
Gross Assets		$262,353 32

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* Value of lands mortgaged $170,560 00
Value of buildings thereon 106,200 00
Amount of insurance held as collateral 71,400 00

Liabilities.

Losses adjusted, unpaid	$3,202 21	
claimed and reported	3,000 00	
disputed or resisted	2,461 84	
Total amount of losses	$8,664 05	
Less re-insurance	744 28	
Net amount of unpaid losses	$7,919 77	
Unearned premiums on outstanding risks	28,838 29	
Due for borrowed money	15,000 00	
Commissions and brokerage	736 68	
Gross Liabilities, except Capital		$52,494 74
Surplus as regards Policy-holders		$209,858 58
Paid-up Capital		200,000 00
Surplus over Capital		$9,858 58

Income.

Cash received for fire premiums	$56,674 95	
Deduct re-insurance and return premiums	3,776 74	
Net cash received for fire premiums		$52,898 21
Cash received for marine and inland premiums,	$45,520 34	
Deduct re-insurance and return premiums	3,574 54	
Net cash received for marine and inl'd prems.		$41,945 80
Interest received on mortgages		7,277 32
Interest and dividends received from all other sources		6,212 87
Received for calls on capital	$50,000 00	
Gross Cash Income		$108,334 20

Expenditures.

Cash paid for fire losses		$29,681 24
for marine and inland losses,	$32,814 62	
Deduct salvage and re-insurance	1,177 37	
Net cash paid for marine and inland losses		31,637 25
Cash paid for commissions and brokerage		14,017 70
for salaries of officers and employés		5,865 88
for State and local taxes		1,217 10
for incidental expenses		7,977 26
Gross Cash Expenditures		$90,396 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$6,173,490 00	$62,686 11
written during 1878	7,440,184 00	66,463 58
Total	$13,613,674 00	$129,149 69
Deduct risks expired and terminated	7,907,707 00	71,888 23
In force at end of year	5,705,967 00	57,261 46
Deduct amount re-insured	132,183 00	1,082 29
Net amount in force	$5,573,784 00	$56,179 17

Marine risks outstanding Dec. 31, 1877	$786,064 00	$13,002 97
written during 1878	2,951,518 00	35,716 12
Total	$3,737,582 00	$48,719 09
Deduct risks expired and terminated	3,579,401 00	45,144 55
In force at end of year	$158,181 00	$3,574 54
Deduct amount re-insured	158,181 00	3,574 54

MISCELLANEOUS.

Premiums received from organization of company	$299,070 62
Losses paid from organization of company	121,621 66
Cash dividends declared from organization of company	62,000 00
Fire losses incurred during the year	32,157 95
Marine and inland losses incurred during the year	31,637 25
Company's stock owned by directors	84,000 00

HOME INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1853. Commenced business April 13, 1853.]

PAID-UP CAPITAL, $3,000,000.

CHARLES J. MARTIN, *President.* *Secretary*, JOHN H. WASHBURN.

Office, No. 135 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$3,000,000 00	$3,226,125 00
Mississippi treasury warrants	20,000 00	20,000 00
New York city bonds	87,800 00	90,428 00
Brooklyn city certificates	50,000 00	51,500 00
Watertown city bonds	70,000 00	73,850 00
100 shares Hanover National Bank	10,000 00	10,000 00
200 " American Exchange National B'k	20,000 00	20,000 00
80 " Fourth National Bank	8,000 00	7,600 00
250 " St. Nicholas National Bank	25,000 00	17,750 00
225 " Metropolitan National Bank	22,500 00	26,100 00
200 " Mercantile National Bank	20,000 00	16,600 00
300 " Merchants' Exchange National B'k,	15,000 00	10,125 00
160 " Chatham National Bank	4,000 00	4,040 00
200 " National Bank of the Republic	20,000 00	16,500 00
100 " National Bank of Commerce	10,000 00	11,700 00
150 " Nat'l Butchers' and Drovers' Bank,	3,750 00	3,750 00
200 " Bank of America	20,000 00	25,600 00
200 " Manhattan Company	10,000 00	13,000 00
	$3,416,050 00	$3,644,668 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares St. Nicholas National Bank	$1,420 00	$1,200 00
United States bonds	5,325 00	4,750 00
3 shares New Jersey Zinc Company	150 00	
350 " St. Nicholas National Bank	24,850 00	20,000 00
227 " Union Trust Company	26,105 00	24,280 00
20 " St. Nicholas National Bank	1,420 00	
100 " N. Y. Central and Hudson R. R.R.	11,300 00	5,700 00
402 " Long Island Bank	20,100 00	18,000 00
200 " Lake Shore and Mich. So. R.R.	14,200 00	3,885 47
Fonda, J., and G. R.R. bonds	51,750 00	50,000 00
Gloversville and N. R.R. bonds	12,000 00	
75 shares National Bank of the Republic	6,187 50	9,000 00
104 " People's Bank	3,640 00	
20 " Safe Deposit Company	550 00	
50 " Central Trust Company	5,250 00	5,000 00
37 " Continental Insurance Company	6,512 00	
100 " Morris and Essex Railroad	3,750 00	2,000 00
United States bonds	3,625 00	3,300 00
14 shares Honesdale National Bank	980 00	500 00
100 " Chicago and R. I. Railroad	12,200 00	23,000 00
200 " Illinois Central Railroad Company,	15,950 00	
200 " Chicago and R. I. Railroad	24,400 00	20,000 00
44 " St. Nicholas National Bank	3,124 00	
8 " N. Y., Providence, and Boston R.R.	960 00	
200 " Chicago and R. I. Railroad	24,400 00	32,000 00
110 " Illinois Central Railroad	8,772 50	
112 " National Bank of the Republic	9,240 00	
Columbus and Hocking Valley R.R. bonds	2,080 00	1,250 00
62 shares National Bank of the Republic	5,115 00	4,500 00
United States bonds	3,650 00	3,000 00
2 shares Fourth National Bank	190 00	170 00
Winona and St. Peter Railroad bond	2,075 00	1,500 00
61 shares St. Nicholas National Bank	4,331 00	3,660 00
11 " National Bank of Commerce	1,287 00	1,000 00
United States bonds	1,492 50	1,300 00
40 shares Brooklyn Gas Light Company	1,190 00	1,500 00
49 " Long Island Bank	2,450 00	
New Haven and Northampton Co. bonds	1,000 00	800 00
Sandusky city bonds, 8s	1,000 00	900 00
	$324,021 50	$242,195 47

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$104,430 87
Loans on mortgage of real estate (first liens*),	2,056,836 33

* Value of lands mortgaged $2,438,750 00
Value of buildings thereon 2,042,550 00
Amount of insurance held as collateral . . . 1,647,410 00

Interest due or accrued thereon		$54,587 37
Stocks, bonds, etc., as per schedule		3,644,668 00
Loans on collateral security, as per schedule		242,195 47
Cash deposited in various banks		117,432 64
Interest due and accrued		13,695 93
Premiums in course of collection (net)		156,505 79
Prems. more than 3 months due	$4,061 69	
Gross Assets		$6,390,352 40
Deduct special deposits in other States		96,735 00
Balance		$6,293,617 40

LIABILITIES.

Losses adjusted, unpaid	$31,813 36	
claimed and reported	187,427 47	
disputed or resisted	24,797 12	
Total amount of losses	$244,037 95	
Less re-insurance	4,515 31	
Net amount of unpaid losses	$239,522 64	
Unearned premiums on outstanding risks	1,766,771 00	
State and local taxes	20,569 82	
Gross Liabilities, except Capital	$2,026,863 46	
Deduct liabilities on special deposits	56,352 48	
		1,970,510 98
Surplus as regards Policy-holders		$4,323,106 42
Paid-up Capital		3,000,000 00
Surplus over Capital		$1,323,106 42

INCOME.

Cash received for fire premiums	$2,629,857 14	
Deduct re-insurance and return premiums	263,256 80	
Net cash received for fire premiums		$2,366,600 34
Interest received on mortgages		141,398 58
Interest and dividends received from all other sources		186,826 93
Gross Cash Income		$2,694,825 85

EXPENDITURES.

Cash paid for fire losses	$1,238,912 65	
Deduct salvage and re-insurance	31,234 16	
Net cash paid for fire losses		$1,207,678 49
Cash dividends paid		301,995 00
Cash paid for commissions and brokerage		444,147 95
for salaries of officers and employés		245,348 11
for State and local taxes		36,943 81
for incidental expenses		185,905 02
Gross Cash Expenditures		$2,422,018 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$341,433,940 00	$3,545,269 00
written during 1878	344,383,763 00	2,629,857 14
Total	$685,817,703 00	$6,175,126 14
Deduct risks expired and terminated	335,471,476 00	2,637,049 04
In force at end of year	$350,346,227 00	$3,538,077 10
Deduct amount re-insured	6,214,792 00	73,724 10
Net amount in force	$344,131,435 00	$3,464,353 00

Miscellaneous.

Premiums received from organization of company	$45,887,470 88
Losses paid from organization of company	28,487,370 23
Cash dividends declared from organization of company	4,615,000 00
Dividends declared during the year (10 per cent)	300,000 00
Fire losses incurred during the year	1,192,804 71
Company's stock owned by directors	510,000 00

HOWARD INSURANCE COMPANY, NEW YORK.

[Incorporated March 16, 1825. Commenced business April 19, 1825.]

Paid-up Capital, $500,000.

Henry A. Oakley, *President.* *Secretary*, Charles A. Hull.

Office, No. 66 Wall Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$380,000 00	$428,332 00
Illinois state bonds	1,000 00	1,000 00
New York county bonds	5,000 00	5,250 00
New York city bonds	20,000 00	21,300 00
United New Jersey R.R. and Canal bonds	4,000 00	4,320 00
Del. and Hudson Canal Co. 1st mort. bonds	57,000 00	57,000 00
Metropolitan National Bank stock	7,500 00	8,775 00
Phenix National Bank stock	2,800 00	2,660 00
American Exchange National Bank stock	16,000 00	16,320 00
National Bank of Commerce stock	2,800 00	3,360 00
New York Gas Light Company stock	5,000 00	4,500 00
Manhattan Gas Light Company stock	2,500 00	3,875 00
	$503,600 00	$556,692 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
13 shares Merchants' National Bank	$780 00	$600 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$115,000 00	
Loans on mortgage of real estate (first liens*),	41,950 00	
Interest due or accrued thereon	548 92	
Stocks, bonds, etc., as per schedule	556,692 00	
Loans on collateral security, as per schedule	600 00	
Cash in the office of the company	303 93	
deposited in various banks	18,105 53	
Interest due and accrued	3,992 30	
Premiums in course of collection (net)	20,878 95	
Rents due and accrued	1,416 67	
Premiums more than 3 months due	$42 90	
Gross Assets		$759,488 30

Liabilities.

Losses claimed and reported	$20,431 82	
disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	102,878 41	
Gross Liabilities, except Capital		124,310 23
Surplus as regards Policy-holders		$635,178 07
Paid-up Capital		500,000 00
Surplus over Capital		$135,178 07

Income.

Cash received for fire premiums	$193,418 01	
Deduct re-insurance and return premiums	15,530 93	
Net cash received for fire premiums		$177,887 08
Cash received for marine and inl'd premiums	$29,566 52	
Deduct re-insurance and return premiums	15,787 72	
Net cash received for marine and inl'd prems.		$13,778 80
Interest received on mortgages		2,773 50
Interest and dividends received from all other sources		31,237 71
Income from rents		3,484 98
Gross Cash Income		$229,162 07

Expenditures.

Cash paid for fire losses	$63,122 54	
Deduct salvage and re-insurance	1,070 47	
Net cash paid for fire losses		$62,052 07
Cash paid for marine and inland losses	$15,258 45	
Deduct salvage and re-insurance	8,609 32	
Net cash paid for marine and inland losses		$6,649 13
Cash dividends paid		50,000 00

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* Value of lands mortgaged $60,000 00
Value of buildings thereon 72,000 00
Amount of insurance held as collateral . . . 25,500 00

Cash paid for commissions and brokerage	$25,939 88
for salaries of officers and employés	32,220 22
for State and local taxes	5,548 35
for interest on borrowed money	79 58
for incidental expenses	24,119 65
Gross Cash Expenditures	$206,608 88

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$23,238,720 00	$195,216 11
written during 1878	27,462,824 00	195,045 58
Total	$50,701,544 00	$390,261 69
Deduct risks expired and terminated	26,196,487 00	185,233 51
In force at end of year	$24,505,057 00	$205,028 18
Deduct amount re-insured	660,203 00	3,952 41
Net amount in force	$23,844,854 00	$201,075 77
Marine risks written during 1878	$9,862,829 00	$29,566 52
Deduct risks expired and terminated	4,710,557 00	13,985 63
In force at end of year	$5,152,272 00	$15,580 89
Deduct amount re-insured	5,152,272 00	15,580 89

Miscellaneous.

Premiums received from organization of company	$6,416,894 00
Losses paid from organization of company	4,314,819 00
Cash dividends declared from organization of company	2,005,875 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	64,571 89
Marine and inland losses incurred during the year	6,649 13
Company's stock owned by directors	78,650 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced business, 1794.]

Paid-up Capital, $2,000,000.

Charles Platt, *President.* *Secretary*, Matthias Maris.

Office, No. 232 Walnut Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$1,100,000 00	$1,170,250 00
Baltimore city loan	200,000 00	200,000 00
Pennsylvania state loan	509,000 00	564,870 00
New Jersey state bonds	54,000 00	58,860 00
Delaware state bonds	10,000 00	10,500 00

Connecticut state bonds	$52,000 00	$57,200 00
South Carolina state bonds	11,000 00	5,500 00
Philadelphia city bonds, 6s	100,000 00	115,000 00
Pittsburg city bonds, 7s	50,000 00	45,500 00
Cincinnati city bonds	60,000 00	61,610 00
Indianapolis city bonds, $7\frac{3}{10}$s	30,000 00	31,500 00
Hartford city bonds, 6s	50,000 00	53,000 00
Rochester city bonds, 7s	25,000 00	28,000 00
Columbus city bonds, 8s	13,000 00	14,170 00
Fall River city bonds, 5s (gold)	30,000 00	31,500 00
Toledo city bonds, 8s	21,000 00	22,470 00
Harrisburg city bonds, 6s	15,000 00	15,150 00
Providence city bonds, 4s (gold)	25,000 00	26,750 00
Newark city bonds, 7s	20,000 00	21,600 00
Cleveland city bonds, 7s	39,000 00	42,610 00
Boston city bonds, 6s	200,000 00	230,000 00
Williamsport city bonds, 6s	3,000 00	1,800 00
Dayton city bonds, 8s	11,000 00	11,880 00
Burlington city bonds, 8s	12,000 00	12,840 00
Bellefonte borough bonds, 6s	6,000 00	5,400 00
Pennsylvania R.R. Co. mortgage bonds, 6s	50,000 00	51,250 00
Delaware Railroad loan, guaranteed	25,000 00	26,500 00
Chesapeake and Delaware Canal Co. bonds, 6s,	37,000 00	27,750 00
North Pennsylvania Railroad bonds	35,000 00	37,500 00
Belvidere and Delaware Railroad mort. bonds,	50,000 00	52,000 00
Delaware Division Canal Company bonds, 6s	15,000 00	9,000 00
Delaware and Raritan Canal Co. and C. and A. R.R. and Transportation Company	11,000 00	11,990 00
Lehigh Coal and Navigation Company bonds	14,000 00	7,700 00
Lehigh Valley Railroad Company bonds	75,000 00	84,500 00
Penn. and N. Y. Canal and R.R. bonds, guar.	30,000 00	33,900 00
American Steamship Company bonds	40,000 00	33,200 00
Phila. and Reading Railroad Company bonds	83,000 00	82,770 00
Penn. Railroad Co. consol. mortgage bonds	100,000 00	100,000 00
Lehigh Valley Railroad Co. mortgage bonds	50,000 00	48,750 00
Little Schuylkill Nav. and R.R. Co. bonds	30,000 00	31,200 00
Philadelphia and Reading Railroad Co. bonds,	50,000 00	51,000 00
William Cramp & Sons' dry docks bonds	29,000 00	29,000 00
Phila., Wil., and Baltimore Railroad bonds	39,000 00	41,730 00
Steam-tug "North America"	50,000 00	50,000 00
100 shares Philadelphia National Bank	10,000 00	15,700 00
228 " Chesapeake and Del. Canal Co.	11,400 00	4,560 00
300 " Phila., Ger., and Norristown R.R.	15,000 00	30,000 00
50 " Sandy Hook Quarantine and C. I. Telegraph Company	1,000 00	1,000 00
Mutual Insurance scrip	19,460 00	19,460 00
	$3,515,860 00	$3,718,420 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
2475 shares Insurance Co. of North America	$72,393 75	$28,430 69
Catawissa Railroad bonds, 7s (new)	5,250 00	
Schuylkill Navigation bonds	1,150 00	
Harrisburg city bonds, 6s	12,625 00	31,000 00
1000 shares Insurance Co. of North America	29,250 00	
Philadelphia and Reading Railroad bonds	3,920 00	1,800 00
200 shares Phila., Ger., and Norristown R.R.	20,000 00	
500 shares Pennsylvania Railroad	16,375 00	
Philadelphia city bonds	4,600 00	33,000 00
Missouri corporation bonds	10,000 00	
Merchants' Life Insurance Company	2,500 00	350 00
4 shares Lehigh Valley Railroad Company	650 00	500 00
4 shares United Companies of New Jersey		
	$178,713 75	$95,080 69

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$132,853 08	
Loans on mortgage of real estate (first liens*)	1,578,648 31	
Interest due or accrued thereon	34,660 27	
Stocks, bonds, etc., as per schedule	3,718,420 00	
Loans on collateral security, as per schedule	95,080 69	
Cash deposited in various banks	429,168 48	
Premiums in course of collection (net)	290,583 56	
Notes taken for marine and inland risks	264,827 72	
Re-insurance due	7,766 69	
Gross Assets		$6,552,008 80

Liabilities.

Losses adjusted, unpaid	$31,747 00	
claimed and reported	247,053 00	
disputed or resisted	11,000 00	
Unearned premiums on outstanding risks	1,285,580 26	
Reclaimable on perpetual fire policies	351,214 62	
State taxes (contested)	27,000 00	
Gross Liabilities, except Capital		1,953,594 88
Surplus as regards Policy-holders		$4,598,413 92
Paid-up Capital		2,000,000 00
Surplus over Capital		$2,598,413 92

Income.

Cash received for fire premiums	$1,371,342 46	
Deduct re-insurance and return premiums	114,367 60	
Net cash received for fire premiums		$1,256,974 86

* Total value of property mortgaged . . . $3,087,500 00
Amount of insurance held as collateral . . . 933,555 00

Cash received for marine and inland premiums,	$1,944,273 18	
Deduct re-insurance and return premiums	362,735 27	
Net cash received for marine and inl'd prems.		1,581,537 91
Unpaid premium notes received during the year	$255,689 42	
Interest received on mortgages		$102,378 39
Interest and dividends received from all other sources		207,656 03
Income from perpetual premiums (net)		1,055 00
Deposits received for perpetual fire risks	$8,333 25	
Gross Cash Income		$3,149,602 19

EXPENDITURES.

Cash paid for fire losses	$568,670 23	
Deduct salvage and re-insurance	10,357 93	
Net cash paid for fire losses		$558,312 30
Cash paid for marine and inland losses	$1,845,005 78	
Deduct salvage and re-insurance	437,908 08	
Net cash paid for marine and inland losses		1,407,097 70
Cash dividends paid		400,000 00
Cash paid for commissions and brokerage		338,947 35
for salaries of officers and employés		128,500 00
for State and local taxes		88,421 04
for incidental expenses		153,556 70
Deposits returned on perpetual fire risks	$7,278 25	
Gross Cash Expenditures		$3,074,835 09

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$164,884,943 00	$2,306,114 90
written during 1878	144,274,243 00	1,379,675 71
Total	$309,159,186 00	$3,685,790 61
Deduct risks expired and terminated,	136,756,525 00	1,401,226 52
In force at end of year	*$172,402,661 00	†$2,284,564 09
Marine risks outstanding Dec. 31, 1877,	$8,597,898 00	399,926 24
written during 1878	199,770,693 00	1,944,273 18
Total	$208,368,591 00	$2,344,199 42
Deduct risks expired and terminated,	202,120,373 00	2,053,567 16
In force at end of year	$6,248,218 00	$290,632 26

MISCELLANEOUS.

Premiums received from organization of company	$74,000,000 00
Losses paid from organization of company	45,533,766 24

* Including $12,946,705 perpetual risks in force.

† Including $369,699.60 deposits on perpetual risks in force.

Cash dividends declared from organization of company	$9,650,000 00
Dividends declared during the year	400,000 00
Fire losses incurred during the year	582,372 28
Marine and inland losses incurred during the year	1,350,893 70
Company's stock owned by directors	238,350 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PENN.

[Incorporated April 18, 1794. Commenced business Nov. 5, 1794.]

PAID-UP CAPITAL, $200,000.

HENRY D. SHERRERD, *President.* *Secretary*, JOS. H. HOLLINSHEAD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Philadelphia Bank	$2,000 00	$3,165 00
20 " Union Insurance Company	200 00	200 00
5 " Susq. and York Turnpike Co.	500 00	125 00
10 " Easton and W. Turnpike Co.	250 00	100 00
30 " Pennsylvania Fire Insurance Co.	3,000 00	4,650 00
284 " Lehigh Valley Railroad	14,200 00	9,514 00
136 " Phila., Germ'n, and Norris'n R.R.	6,800 00	13,770 00
262 " Phila., Wil., and Baltimore R.R.	13,100 00	16,899 00
350 " Lehigh Coal and Navigation Co.	17,500 00	5,162 50
20 " Phila. and Southern Mail S.S. Co.	2,500 00	100 00
Lehigh Coal and Navigation Company bonds	10,000 00	10,250 00
Chesapeake and Delaware Canal Co. bonds	5,000 00	3,750 00
Schuylkill Navigation Company bonds	3,000 00	1,440 00
Pennsylvania Railroad bonds	15,000 00	15,375 00
Harrisburg, P., Mt. J., and L. R.R. bonds	15,000 00	16,050 00
Camden and A. R.R. and Delaware and Raritan Canal and T. Co. bonds	5,000 00	5,450 00
North Pennsylvania Railroad Company bonds,	10,000 00	10,800 00
West Jersey Railroad Company bonds	30,000 00	24,000 00
Philadelphia city bonds	30,000 00	34,650 00
American Steamship Company bonds	20,000 00	16,500 00
Railway Equipment Trust of Penn. bonds	6,000 00	6,000 00
Delano Land Company bonds	10,000 00	10,000 00
Mutual Insurance Company's scrip	600 00	300 00
United States bonds	10,000 00	10,500 00
40 shares Phila. and L. Turnpike Company	200 00	200 00
	$229,850 00	$218,950 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
313 shares Penn. & N. Y. C. & R.R. Co.	$31,300 00	$25,000 00
8 " Car Trust of Pennsylvania	8,000 00	8,000 00
Houston and Texas Central Railroad bonds	1,800 00	

229 shares Mine Hill & S. H. R.R.	$10,820 00	$8,000 00
92 " Continental Hotel Company	5,520 00	
169 " North Pennsylvania Railroad	6,211 00	
100 " Girard Life Insurance Company	4,425 00	25,000 00
171 " Delaware Mutual Safety Ins. Co.	5,814 00	
International Navigation Company bonds	10,500 00	
500 shares Penn. and N. Y. C. and R R. Co.	50,000 00	40,000 00
Personal note (on demand)	–	12,000 00
Mortgages on real estate in Philadelphia	–	
200 shares Pennsylvania Railroad	6,600 00	5,000 00
249 " Pennsylvania Railroad	8,217 00	6,000 00
	$149,207 00	$129,000 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$39,780 20	
Loans on mortgage of real estate (first liens*)	165,250 00	
Interest due or accrued thereon	4,232 50	
Stocks, bonds, etc., as per schedule	218,950 50	
Loans on collateral security, as per schedule	129,000 00	
Cash in the office of the company	133 14	
deposited in Bank of North America	35,339 33	
Interest due and accrued	2,989 34	
Premiums in course of collection (gross)	25,686 81	
Notes taken for marine and inland risks	16,489 29	
Perpetual deposit premiums	1,600 00	
Gross Assets		$639,451 11

Liabilities.

Losses adjusted, unpaid	$33,408 00	
Unearned premiums on outstanding risks	107,319 16	
Reclaimable on perpetual fire policies	80,559 53	
Dividends to stockholders, unpaid	248 00	
Commissions and brokerage	2,210 96	
Book debts	962 36	
Gross Liabilities, except Capital		224,708 01
Surplus as regards Policy-holders		$414,743 10
Paid-up Capital		200,000 00
Surplus over Capital		$214,743 10

Income.

Cash received for fire premiums	$144,653 85	
Deduct re-insurance and return premiums	17,348 79	
Net cash received for fire premiums		$127,305 06

* Value of lands mortgaged $126,300 00
Value of buildings thereon 194,200 00
Amount of insurance held as collateral 128,100 00

Cash received for marine and inland premiums,	$128,673 09	
Deduct re-insurance and return premiums	47,038 83	
Net cash received for marine and inl'd prems.		$81,634 26
Unpaid premium notes received during the year	$16,489 29	
Interest received on mortgages		8,838 01
Interest and dividends received from all other sources		22,410 23
Income from all other sources		1,493 33
Deposits received for perpetual fire risks	$3,212 90	
Gross Cash Income		$241,680 89

EXPENDITURES.

Cash paid for fire losses		$67,001 17
for marine and inland losses	$81,301 90	
Deduct salvage and re-insurance	24,085 38	
Net cash paid for marine and inland losses		57,216 52
Cash dividends paid		24,408 00
Cash paid for commissions and brokerage		25,579 00
for salaries of officers and employés		11,300 00
for State and local taxes		2,985 16
for incidentals		15,171 50
Profit and loss account		553 29
Deposits returned on perpetual fire risks	$2,997 00	
Gross Cash Expenditures		$204,214 64

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$16,391,298 00	$147,907 01
written during 1878	16,921,209 00	144,653 85
Total	$33,312,507 00	$292,560 86
Deduct risks expired and terminated	16,329,637 00	143,516 71
In force at end of year	$16,982,870 00	$149,044 15
Deduct amount re-insured	313,406 00	2,916 49
Net amount in force	$16,669,464 00	$146,127 66
Marine risks outstanding Dec. 31, 1877	$2,326,451 00	$31,132 32
written during 1878	13,706,790 00	128,673 09
Total	$16,033,241 00	$159,805 41
Deduct risks expired and terminated	14,329,920 00	121,454 80
In force at end of year	$1,703,321 00	$38,350 61
Deduct amount re-insured	258,111 00	5,571 89
Net amount in force	$1,445,210 00	$32,778 72
Perpetual risks in force	$2,528,799 00	

MISCELLANEOUS.

Losses paid from organization of company	$12,956,559 00
Cash dividends declared from organization of company,	3,956,406 00
Dividends declared during the year	24,000 00
Fire losses incurred during the year	85,761 00
Marine and inland losses incurred during the year	70,499 00
Company's stock owned by directors	26,600 00

IRVING INSURANCE COMPANY, NEW YORK.

[Incorporated April 30, 1872. Commenced business, April 30, 1872.]

PAID-UP CAPITAL, $200,000.

MARTIN L. CROWELL, *President.* *Acting Secretary*, WM. A. MAGARICAL.

Office, No. 157 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$190,000 00	$205,675 00
New York Produce Exchange	–	250 00
		$205,925 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Lake Shore and Mich. So. R.R.	$6,862 50	$5,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$53,000 00	
Interest due or accrued thereon	309 16	
Stocks, bonds, etc., as per schedule	205,925 00	
Loans on collateral security, as per schedule	5,000 00	
Cash in the office of the company	1,490 85	
deposited in Irving National Bank	3,076 35	
Interest due and accrued	20 83	
Premiums in course of collection (gross)	5,659 17	
Premiums more than 3 months due. $125 00		
Gross Assets		$274,481 36

LIABILITIES.

Losses adjusted, unpaid	$4,853 75
claimed and reported	600 00
disputed or resisted	1,500 00
Unearned premiums on outstanding risks	33,113 39
Due and accrued for rent, salaries, etc.	766 66

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* Value of lands mortgaged $68,500 00
Value of buildings thereon 66,000 00
Amount of insurance held as collateral 51,550 00

State and local taxes	$1,000 00	
Commissions and brokerage	279 64	
Gross Liabilities, except Capital		$42,113 44
Surplus as regards Policy-holders		$232,367 92
Paid-up Capital		200,000 00
Surplus over Capital		$32,367 92

Income.

Cash received for fire premiums	$67,786 08	
Deduct re-insurance and return premiums	3,991 06	
Net cash received for fire premiums		$63,795 02
Interest received on mortgages		3,790 81
Interest and dividends received from all other sources		9,807 65
Premium on gold		103 36
Gross Cash Income		$77,496 84

Expenditures.

Cash paid for fire losses	$35,173 16
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	9,503 54
for salaries of officers and employés	14,100 00
for State and local taxes	578 96
for interest on borrowed money	216 50
for rent and incidentals	9,517 18
Gross Cash Expenditures	$89,089 34

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$7,917,414 00	$76,735 90
written during 1878	8,346,846 13	68,104 77
Total	$16,264,260 13	$144,840 60
Deduct risks expired and terminated	9,098,206 95	77,875 38
In force at end of year	7,166,053 18	$66,965 29
Deduct amount re-insured	53,635 00	458 08
Net amount in force	$7,112,418 18	66,507 21

Miscellaneous.

Premiums received from organization of company	$646,008 84
Losses paid from organization of company	372,308 79
Cash dividends declared from organization of company	120,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	38,877 34
Company's stock owned by directors	93,200 00

LAMAR INSURANCE COMPANY, NEW YORK.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

PAID-UP CAPITAL, $200,000.

ISAAC R. ST. JOHN, *President.* *Secretary*, WILLIAM R. MACDIARMID.

Office, No. 184 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$270,000 00	$277,650 00
40 shares National Bank of Commerce	4,000 00	4,800 00
50 " National Bank of the Republic	5,000 00	4,300 00
75 " St. Nicholas National Bank	7,500 00	6,000 00
	$286,500 00	$292,750 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
16 shares Mechanics' Bank, Brooklyn	$1,280 00	$200 00
10 " Phenix Insurance Co., Brooklyn	600 00	500 00
19 " National Bank of the Republic	1,634 00	1,000 00
25 " Manhattan Gas Light Company	1,875 00	1,000 00
48 " Long Island Bank, Brooklyn	2,400 00	4,000 00
Queen's county bonds	2,000 00	
	$9,789 00	$6,700 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$72,400 00	
Interest due or accrued thereon	353 00	
Stocks, bonds, etc., as per schedule	292,750 00	
Loans on collateral security, as per schedule	6,700 00	
Cash in the office of the company	3,701 19	
deposited in various banks	7,941 63	
Premiums in course of collection (gross)	15,195 88	
Notes taken for inland risks	125 00	
Re-insurance and salvage	3,427 22	
Premiums more than 3 months due, $2,724,17		
Gross Assets		$402,593 92

LIABILITIES.

Losses claimed and reported	$9,550 00	
disputed or resisted	2,750 00	
Unearned premiums on outstanding risks	70,471 98	
Commissions and brokerage	2,061 85	
Return premiums	1,286 69	
Gross Liabilities, except Capital		$86,120 52
Surplus as regards Policy-holders		$316,473 40
Paid-up Capital		200,000 00
Surplus over Capital		$116,473 40

* Value of lands mortgaged $49,500 00
Value of buildings thereon 117,500 00
Amount of insurance held as collateral 72,400 00

Income.

Cash received for fire premiums	$148,216 13	
Deduct re-insurance and return premiums	12,437 52	
Net cash received for fire premiums		$135,778 61
Cash received for inland premiums	$37,511 12	
Deduct re-insurance and return premiums	4,773 25	
Net cash received for inland premiums		32,737 87
Unpaid premium notes received during the year	$125 00	
Interest received on mortgages		5,230 06
Interest and dividends received from all other sources		16,613 20
Gross Cash Income		$190,359 74

Expenditures.

Cash paid for fire losses		$98,904 83
Cash paid for inland losses	$12,412 28	
Deduct salvage and re-insurance	321 64	
Net cash paid for inland losses		$12,090 64
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		17,189 62
for salaries of officers and employés		18,660 83
for State and local taxes		2,098 07
for incidental expenses		16,605 98
Gross Cash Expenditures		$185,549 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$11,878,550 00	$130,411 39
written during 1878	14,292,077 00	155,746 12
Total	$26,170,627 00	$286,157 51
Deduct risks expired and terminated	14,406,688 00	147,074 14
In force at end of year	$11,763,939 00	$139,083 37
Deduct amount re-insured	57,850 00	269 75
Net amount in force	$11,706,089 00	$138,813 62
Inland risks outstanding Dec. 31, 1877	$45,600 00	$649 52
written during 1878	9,673,369 00	36,801 12
Total	$9,718,969 00	$37,450 64
Deduct risks expired and terminated	9,632,894 00	36,210 34
In force at end of year	$86,075 00	$1,240 30
Deduct amount re-insured	19,750 00	63 37
Net amount in force	66,325 00	1,176 93

Miscellaneous.

Premiums received from organization of company	$1,264,269 47
Losses paid from organization of company	688,322 39

Cash dividends declared from organization of company	$100,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	105,002 44
Inland losses incurred during the year	10,153 11
Company's stock owned by directors	50,500 00

LORILLARD INSURANCE COMPANY, NEW YORK.

[Incorporated December, 1871. Commenced business January, 1872.]

PAID-UP CAPITAL, $300,000.

CARLISLE NORWOOD, *President.* *Secretary*, JOHN C. MILLS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$244,500 00	$256,825 00
Lake Shore and Michigan Southern Railroad,	26,000 00	29,700 00
	$270,500 00	$286,525 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
120 shares Chatham National Bank	$3,000 00	$4,000 00
40 " Oriental National Bank	1,500 00	
36 " Manhattan Life Insurance Co.	7,200 00	3,700 00
United States bonds	8,820 00	5,000 00
	$20,520 00	$12,700 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*)	$71,000 00	
Interest due or accrued thereon	2,325 00	
Stocks, bonds, etc., as per schedule	286,525 00	
Loans on collateral security, as per schedule	12,700 00	
Cash in the office of the company	655 18	
deposited in various banks	43,064 80	
Interest due and accrued	2,055 00	
Premiums in course of collection (gross)	15,213 10	
Rents due and accrued	100 00	
Premiums more than 3 months due, $415 91		
Gross Assets		$433,638 08

LIABILITIES.

Losses claimed and reported	$3,800 00
disputed or resisted	2,300 00
Unearned premiums on outstanding risks	50,867 74
State and local taxes	2,800 00

* Total value of property mortgaged $151,000
Amount of insurance held as collateral 73,500

Commissions and brokerage	$2,281 96	
Return premiums	47 09	
Gross Liabilities, except Capital		$62,096 79
Surplus as regards Policy-holders		$371,541 29
Paid-up Capital		300,000 00
Surplus over Capital		$71,541 29

Income.

Cash received for fire premiums	$124,498 53	
Deduct re-insurance and return premiums	19,632 35	
Net cash received for fire premiums		$104,866 18
Interest received on mortgages		4,757 83
Interest and dividends received from all other sources		17,645 71
Gross Cash Income		$127,269 72

Expenditures.

Cash paid for fire losses	$53,476 01	
Deduct salvage and re-insurance	4,753 89	
Net cash paid for fire losses		$48,722 12
Cash dividends paid		30,000 00
Cash paid for commissions and brokerage		15,805 69
for salaries of officers and employés		20,830 00
for State and local taxes		4,755 22
for rent and incidentals		16,198 48
Real estate to profit and loss	$5,032 50	
Gross Cash Expenditures		$136,311 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$14,036,613 00	$105,837 79
written during 1878	20,079,739 00	126,437 34
Total	$34,116,352 00	$232,275 13
Deduct risks expired and terminated	18,140,504 00	119,982 90
In force at end of year	$15,975,848 00	$112,292 23
Deduct amount re-insured	1,803,825 00	12,660 11
Net amount in force	$14,172,023 00	$99,632 12

Miscellaneous.

Premiums received from organization of company	$1,167,749 00
Losses paid from organization of company	500,317 00
Cash dividends declared from organization of company	171,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	50,522 00
Company's stock owned by directors	104,500 00

MANHATTAN FIRE INSURANCE COMPANY OF NEW YORK CITY.

[Incorporated Jan. 8, 1872. Commenced business March 30, 1872.]

PAID-UP CAPITAL, $250,000.

ANDREW J. SMITH, *President.* *Secretary*, LOUIS P. CARMAN.

Office, No. 68 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$350,000 00	$379,000 00
South Carolina state bonds	20,000 00	7,000 00
Union Pacific gold bonds	1,000 00	1,200 00
New York Mutual Gas Light Company stock,	15,000 00	10,500 00
Deposit of U. S. currency in Mississippi	10,000 00	10,000 00
	$396,000 00	$407,700 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
75 shares Phenix Insurance Company	$4,800 00	$5,000 00
25 " Buffalo Mutual Gas Light Company,	2,500 00	
34 " Dry Dock and East Broadway R.R.	5,000 00	2,500 00
16 " Howard Insurance Company	900 00	700 00
32 " Phenix Insurance Company	2,100 00	1,400 00
20 " Lamar Insurance Company	2,200 00	5,000 00
20 " Hoffman Insurance Company	1,000 00	
40 " Lenox Insurance Company	1,100 00	
30 " Atlantic Insurance Company	1,500 00	
60 " Lorillard Insurance Company	1,500 00	
United States bond	1,070 00	500 00
10 shares N. Y. Economical Printing Co.	1,500 00	1,000 00
5 " Phenix Insurance Company	325 00	
61 " Howard Insurance Company	3,600 00	3,000 00
Knickerbocker Ice Company stock	1,000 00	800 00
10 shares Relief Fire Insurance Company	500 00	400 00
United States bond	1,070 00	4,000 00
Knickerbocker Ice Company's bonds	2,200 00	
18 shares National Exchange Bank	1,900 00	
5 " Irving Insurance Company	475 00	
21 " New York, Prov., and Boston R.R.	3,000 00	2,000 00
53 " Adriatic Insurance Co.	848 00	600 00
United States bonds	6,600 00	6,000 00
35 shares New York, Prov., and Boston R.R.	4,500 00	2,500 00
	$51,188 00	$35,400 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$20,881 96	
Loans on mortgage of real estate (first liens*),	168,727 55	
Interest due or accrued thereon	8,132 65	
Stocks, bonds, etc., as per schedule	407,700 00	
Loans on collateral security, as per schedule	35,400 00	
Cash in the office of the company	12,615 86	
deposited in Leather Manuf. Nat'l Bank,	64,977 04	
Interest due and accrued	2,028 10	
Premiums in course of collection (gross)	81,068 94	
Notes taken for marine and inland risks	11,821 43	
Salvage claims	12,826 91	
Gross Assets		$826,180 44
Deduct special deposits in other States		50,312 00
Balance		$775,868 44

Liabilities.

Losses adjusted, unpaid	$14,400 00	
claimed and reported	33,300 00	
disputed or resisted	11,500 00	
Unearned premiums on outstanding risks	265,338 79	
Commissions and brokerage	10,250 00	
Gross Liabilities, except Capital	$334,788 79	
Deduct liabilities on special deposits	14,950 00	
		319,838 79
Surplus as regards Policy-holders		$456,029 65
Paid-up Capital		250,000 00
Surplus over Capital		$206,029 65

Income.

Cash received for fire premiums	$619,848 11	
Deduct re-insurance and return premiums	43,742 47	
Net cash received for fire premiums		$576,105 64
Cash received for marine and inland premiums,	$115,884 58	
Deduct re-insurance and return premiums	42,301 80	
Net cash rec'd for marine and inland prems.		73,582 78
Interest received on mortgages		11,795 43
Interest and dividends received from all other sources		19,975 52
Income from rents		667 71
Gross Cash Income		$682,127 08

Expenditures.

Cash paid for fire losses	$359,669 45	
Deduct salvage and re-insurance	6,777 91	
Net cash paid for fire losses		$352,891 54

* Total value of property mortgaged $389,000 00
Amount of insurance held as collateral . . . 167,100 00

Cash paid for marine and inland losses	$83,155 95	
Deduct salvage and re-insurance	31,006 95	
Net cash paid for marine and inland losses		$52,149 00
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		92,796 68
for salaries of officers and employés		47,898 04
for State and local taxes		17,249 68
for incidentals expenses		57,772 46
Gross Cash Expenditures		$645,757 40

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$40,717,285 00	$500,109 93
written during 1878	55,962,305 00	576,105 64
Total	$96,679,590 00	$1,076,215 57
Deduct risks expired and terminated	50,484,819 00	580,848 75
In force at end of year	$46,194,771 00	$495,366 82
Deduct amount re-insured	177,430 00	3,176 68
Net amount in force	$46,017,341 00	$492,190 14
Marine risks outstanding Dec. 31, 1877	$178,100 00	$4,926 50
written during 1878	20,091,956 00	73,582 78
Total	$20,270,056 00	$78,509 28
Deduct risks expired and terminated	19,776,676 00	71,165 48
In force at end of year	$493,380 00	$7,343 80

MISCELLANEOUS.

Premiums received from organization of company	$4,248,833 03
Losses paid from organization of company	2,378,901 91
Cash dividends declared from organization of company	195,000 00
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	353,748 82
Marine and inland losses incurred during the year	54,240 00
Company's stock owned by directors	66,700 00

MANUFACTURERS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March, 1873. Commenced business Aug. 1, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE WILKINSON, *President.* *Secretary*, D. S. WOOD.

Office, No. 762 Broad Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Manufacturers' National Bank stock	$12,300 00	$11,070 00
State Banking Company stock	2,000 00	1,500 00
Newark and Bloomfield Street-Railroad	1,500 00	750 00
	$15,800 00	$13,320 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manufacturers' National Bank stock	$10,620 00	$8,200 00
National Trust Company, New York, stock Bond and mortgage additional	6,000 00	4,000 00
City of Houston market bonds Bond and mortgage additional	15,000 00	4,500 00
	$31,620 00	$16,700 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$48,554 77	
Loans on mortgage of real estate (first liens*),	166,300 00	
Interest due or accrued thereon	5,250 66	
Stocks, bonds, etc., as per schedule	13,320 00	
Loans on collateral security, as per schedule	16,700 00	
Cash in the office of the company	4,610 30	
deposited in Manufacturers' Nat'l Bank,	30,206 44	
Interest due and accrued	70 00	
Premiums in course of collection (net)	13,303 86	
Notes taken for fire risks	2,468 78	
Premiums more than 3 months due, $3,028 50		
Gross Assets		$300,784 81

Liabilities.

Losses claimed and reported	$9,657 66	
disputed or resisted	1,786 35	
Unearned premiums on outstanding risks	67,769 22	
All other liabilities	700 00	
Gross Liabilities, except Capital		79,913 23
Surplus as regards Policy-holders		$220,871 58
Paid-up Capital		200,000 00
Surplus over Capital		$20,871 58

Income.

Cash received for fire premiums	$158,790 30	
Deduct re-insurance and return premiums	21,105 03	
Net cash received for fire premiums		$137,685 27
Interest and dividends received from all sources		13,855 81
Income from rents		2,562 58
Income from commissions		160 63
Gross Cash Income		$154,264 29

Expenditures.

Cash paid for fire losses	$73,860 94
Cash dividends paid	14,000 00
Cash paid for commissions and brokerage	35,321 34
for salaries of officers and employés	9,917 26

* Total value of property mortgaged $380,200

Cash paid for State and local taxes	$3,912 85
for incidental expenses	6,454 55
Gross Cash Expenditures	$143,466 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$12,484,065 00	$146,692 92
written during 1878	13,401,867 00	143,119 38
Total	$25,885,932 00	$289,812 30
Deduct risks expired and terminated	13,606,126 00	150,451 72
In force at end of year	$12,279,806 00	$139,360 58
Deduct amount re-insured	323,856 00	3,652 87
Net amount in force	$11,955,950 00	$135,707 71

Miscellaneous.

Premiums received from organization of company	$675,242 00
Losses paid from organization of company	282,508 75
Cash dividends declared from organization of company	61,025 42
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	73,384 73
Company's stock owned by directors	117,800 00

MERCANTILE INSURANCE COMPANY, CLEVELAND, O.

[Incorporated November, 1871. Commenced business Dec. 23, 1871.]

Paid-up Capital, $200,000.

William J. Gordon, *President.* *Secretary*, George A. Tisdale.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$90,000 00	$94,600 00
Ohio state bonds	23,615 38	25,000 00
Buffalo and Erie Railroad bonds, 7s	14,000 00	17,100 00
Buffalo and State Line Railroad bonds, 7s	1,500 00	
Cleve., Col., Cinn., and Indpls. R.R. bonds, 7s,	15,000 00	14,300 00
400 shares Cleveland and Pittsburg Railroad	20,000 00	17,000 00
300 " Chic. and N. West. R.R., preferred,	30,000 00	23,400 00
400 " Lake Shore and Mich. South. R.R.	40,000 00	28,800 00
100 " N. Y. Central and H. R. R.R.	10,000 00	11,400 00
	$244,115 38	$231,600 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
16 shares Citizens' Savings and Loan Asso.	$5,700 00	$4,500 00
100 " Chicago and No. Western Railroad,	7,800 00	4,400 00
	$13,500 00	$8,900 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$78,586 68	
Interest due or accrued thereon	4,491 83	
Stocks, bonds, etc., as per schedule	231,600 00	
Loans on collateral security, as per schedule	8,900 00	
Cash in the office of the company	3,132 54	
deposited in various banks	27,318 78	
Interest due and accrued	719 55	
Premiums in course of collection (gross)	10,211 20	
Notes taken for marine and inland risks	8,514 27	
Salvage	3,500 00	
Bills receivable	5,922 71	
Wrecking pumps	1,250 00	
Premiums more than 3 months due. $505 18		
Gross Assets		$384,147 56

Liabilities.

Losses claimed and reported	$7,400 00	
disputed or resisted	3,100 00	
Total amount of losses	$10,500 00	
Less re-insurance	1,000 00	
Net amount of unpaid losses	$9,500 00	
Unearned premiums on outstanding risks	49,931 90	
Due and accrued for rent, salaries, etc.	695 94	
State and local taxes	1,047 10	
Commissions and brokerage	4,788 04	
Re-insurance	2,413 66	
Gross Liabilities, except Capital		68,376 64
Surplus as regards Policy-holders		$315,770 92
Paid-up Capital		200,000 00
Surplus over Capital		$115,770 92

Income.

Cash received for fire premiums	$95,173 12	
Deduct re-insurance and return premiums	10,359 69	
Net cash received for fire premiums		$84,813 43
Cash received for marine and inland premiums,	38,190 11	
Deduct re-insurance and return premiums	5,674 42	
Net cash received for marine and inl'd prems.		32,515 69
Unpaid premium notes received during the year $6,318 00		
Interest received on mortgages		6,816 20
Interest and dividends received from all other sources		14,919 54
Gross Cash Income		$139,064 86

* Value of lands mortgaged $161,500 00
Value of buildings thereon 23,700 00

Expenditures.

Cash paid for fire losses	$52,929 89	
Deduct salvage and re-insurance	4 25	
Net cash paid for fire losses		$52,925 64
Cash paid for marine and inland losses	$13,496 73	
Deduct salvage and re-insurance	5,632 36	
Net cash paid for marine and inland losses		7,864 37
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		18,493 01
for salaries of officers and employés		13,456 13
for State and local taxes		3,521 38
for rent and incidentals		10,910 43
Gross Cash Expenditures		$127,170 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$7,183,525 00	$76,485 69
written during 1878	10,296,131 00	102,829 72
Total	$17,479,656 00	$179,315 41
Deduct risks expired and terminated	9,053,403 00	85,800 26
In force at end of year	$8,426,253 00	$93,515 15
Deduct amount re-insured	54,500 00	718 18
Net amount in force	$8,371,753 00	$92,796 97
Marine risks outstanding Dec. 31, 1877	$80,750 00	$5,050 00
written during 1878	3,961,988 00	37,366 41
Total	$4,042,738 00	$42,416 41
Deduct risks expired and terminated	3,960,755 00	37,781 21
In force at end of year	$81,983 00	$4,635 20
Deduct amount re-insured	5,267 00	882 68
Net amount in force	76,716 00	$3,752 52

Miscellaneous.

Premiums received from organization of company	$1,250,979 55
Losses paid from organization of company	624,376 75
Cash dividends declared from organization of company	155,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	44,377 39
Marine and inland losses incurred during the year	15,006 48
Company's stock owned by directors	156,500 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Jan. 15, 1852. Commenced business Jan. 15, 1852.]

PAID-UP CAPITAL, $200,000.

WILLIAM A. ANDERSON, *President.* *Secretary*, C. W. PARMELEE.

Office, No. 166 Broadway.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$15,288 78	
Loans on mortgage of real estate (first liens*),	43,000 00	
Interest due or accrued thereon	452 50	
United States bonds	221,431 25	
Cash in the office of the company	257 13	
deposited in Merch. Exch. Nat'l Bank	346 03	
Premiums in course of collection (gross)	3,180 56	
Rents due and accrued	100 00	
Gross Assets		$284,056 25

LIABILITIES.

Losses adjusted, unpaid	$4,507 60	
claimed and reported	475 00	
Unearned premiums on outstanding risks	25,582 41	
Due and accrued for rent, salaries, etc.	541 66	
State and local taxes	847 12	
Commissions and brokerage	672 16	
Return premiums	43 75	
Gross Liabilities, except Capital		32,669 70
Surplus as regards Policy-holders		$251,386 55
Paid-up Capital		200,000 00
Surplus over Capital		$51,386 55

INCOME.

Cash received for fire premiums	$50,776 20	
Deduct re-insurance and return premiums	3,163 64	
Net cash received for fire premiums		$47,612 56
Interest received on mortgages		2,952 54
Interest and dividends received from all other sources		11,400 89
Income from rents		1,100 00
Gross Cash Income		$63,065 99

EXPENDITURES.

Cash paid for fire losses	$16,127 19	
Deduct salvage and re-insurance	21 25	
Net cash paid for fire losses		$16,105 94

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* Value of lands mortgaged $48,000 00
Value of buildings thereon 51,500 00
Amount of insurance held as collateral 46,000 00

Cash dividends paid	$20,000 00
Cash paid for commissions and brokerage	5,732 52
for salaries of officers and employés	13,608 20
for State and local taxes	932 89
for incidental expenses	6,571 50
Gross Cash Expenditures	$62,951 05

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,397,252 76	$56,648 60
written during 1878	8,588,658 37	51,642 83
Total	$16,985,911 13	$108,291 43
Deduct risks expired and terminated	9,196,342 01	55,796 93
In force at end of year	$7,789,569 12	$52,494 50
Deduct amount re-insured	167,853 36	1,160 78
Net amount in force	$7,621,715 76	$51,333 72

MISCELLANEOUS.

Premiums received from organization of company	$1,750,506 89
Losses paid from organization of company	856,415 85
Cash dividends declared from organization of company	502,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	16,466 01
Company's stock owned by directors	52,750 00

MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1842. Commenced business April, 1842.]

PAID-UP CAPITAL, $500,000.

A. G. MONTGOMERY, JR., *President.* *Secretary*, C. J. DESPARD.

Office, No. 35 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$135,000 00	$155,728 00
70 shares	Bank of America	7,000 00	9,100 00
50 "	Bank of Commerce	5,000 00	5,900 00
16 "	Bank of New York	1,600 00	1,920 00
100 "	Bank of the Republic	7,500 00	6,300 00
40 "	Bank of the State of New York	4,000 00	4,080 00
102 "	American Exchange Bank	10,200 00	10,302 00
90 "	Continental Bank	9,000 00	6,840 00
134 "	Gallatin National Bank	6,700 00	8,040 00
100 "	Hanover National Bank	10,000 00	10,200 00
38 "	Metropolitan National Bank	3,800 00	4,446 00
133 "	Merchants' National Bank	6,650 00	8,047 00

300 shares Manhattan National Bank	$15,000 00	$19,800 00
17 " Marine National Bank	1,700 00	1,564 00
30 " Phenix National Bank	600 00	558 00
100 " Park National Bank	10,000 00	8,500 00
110 " St. Nicholas National Bank	11,000 00	8,580 00
16 " Union National Bank	800 00	1,176 00
327 " Williamsburgh Gas Light Company,	16,350 00	12,262 00
Williamsburgh Gas Light Company scrip	13,000 00	13,000 00
Coast Wrecking Company stock	10,000 00	5,000 00
New York city bonds, 6s	20,000 00	21,400 00
C. C. and I. C. Railroad bonds	1,000 00	582 00
Indianapolis and V. Railroad bonds	20,000 00	17,400 00
750 shares New York Central and H. R. R.R.	75,000 00	84,375 00
104 " Long Island N. S. P. and F. T. Co.	5,200 00	4,000 00
50 " Sandy Hook Quar. and C. I. Tel. Co.	1,000 00	800 00
Atlantic Mutual Insurance Company scrip	1,370 00	1,233 00
	$408,470 00	$431,133 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Continental Insurance Co	$17,500 00	$9,000 00
Morris and Essex mortgage bond	1,165 00	1,000 00
	$18,665 00	$10,000 00

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule		$431,133 00
Loans on collateral security, as per schedule		10,000 00
Cash in the office of the company and deposited in bank		12,839 51
Interest due and accrued		3,491 84
Premiums in course of collection (gross)		119,392 42
Notes taken for marine and inland risks		173,621 15
Re-insurance and salvages		67,609 00
Company's own stock	$15,500 00	
Gross Assets		$818,086 92

Liabilities.

Losses adjusted, unpaid	$2,693 00
claimed and reported	114,011 00
disputed or resisted	13,000 00
Total amount of losses	$129,704 00
Less re-insurance	8,000 00
Net amount of unpaid losses	$121,704 00
Unearned premiums on outstanding risks	116,935 12
Dividends to stockholders, unpaid	14,422 63
Due for borrowed money	65,000 00

Commissions and brokerage	$1,680 73	
Return premiums	296 09	
Re-insurance	2,230 16	
Gross Liabilities, except Capital		$322,268 73
Surplus as regards Policy-holders		$495,818 19
Paid-up Capital		500,000 00
Impairment of Capital		$4,181 81

Income.

Cash rec'd for marine and inland premiums	$850,273 98	
Deduct re-insurance and return premiums	199,454 88	
Net cash rec'd for marine and inland prems.		$650,819 10
Unpaid premium notes received during the year	$173,664 12	
Interest and dividends received from all sources		26,754 85
Gross Cash Income		$677,573 95

Expenditures.

Cash paid for marine and inland losses	$742,092 97	
Deduct salvage and re-insurance	98,257 94	
Net cash paid for marine and inland losses		$643,835 03
Cash dividends paid		17,500 00
Cash paid for commissions and brokerage		52,110 74
for salaries of officers and employés		32,745 47
for State and local taxes		13,554 13
for rent and incidentals		18,257 62
Gross Cash Expenditures		$778,002 99

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$4,251,883 00	$119,786 22
written during 1878	114,442,233 00	841,624 38
Total	$118,694,116 00	$961,410 60
Deduct risks expired and terminated	114,607,665 00	844,475 48
In force at end of year	$4,086,451 00	$116,935 12

Miscellaneous.

Premiums received from organization of company	$39,165,702 58
Losses paid from organization of company	29,747,080 83
Cash dividends declared from organization of company	1,464,608 28
Dividends declared during the year (3½ per cent)	17,500 00
Marine and inland losses incurred during the year	742,092 97
Company's stock owned by directors	107,600 00

THE MERCHANTS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated February 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, $400,000.

SILAS MERCHANT, *President.* *Secretary*, HENRY POWLES.

Office, No. 776 Broad Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$229,500 00	$242,190 00
Newark city bonds	100,000 00	112,000 00
Citizens' Gas Light Company bonds	2,000 00	2,100 00
New Brunswick city bonds	2,800 00	2,800 00
East Orange street improvement bonds	20,000 00	21,000 00
Long Branch school bonds	15,000 00	15,000 00
Elizabeth city bonds	25,000 00	17,500 00
	$394,300 00	$412,590 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
413 shares Consumers' Coal Company	$2,065 00	$2,000 00
20 " Citizens' Gas Light Company	900 00	
Harrison town improvement bond	2,400 00	3,000 00
40 shares Newark Gas Light Company	2,400 00	
United States bonds	2,120 00	2,500 00
40 shares Lenox Fire Insurance Company	850 00	
8 " Newark City Ice Company	800 00	1,500 00
20 " Newark City National Bank	1,300 00	
25 " Newark City Ice Company	2,500 00	5,000 00
60 " Newark Gas Light Company	3,600 00	
5 " People's Insurance Company	500 00	
26 " Newark City Ice Company	2,600 00	2,000 00
29 " Mutual Benefit Ice Company	290 00	
United States bonds	3,710 00	3,000 00
60 " Merchants' National Bank	4,200 00	3,500 00
100 " Newark City Ice Company	10,000 00	7,500 00
200 " Mechanics' National Bank	17,000 00	10,000 00
40 " First National Bank	3,600 00	1,100 00
10 " First National Bank	900 00	4,000 00
50 " Newark City Ice Company	5,000 00	
10 " Merchants' National Bank	700 00	435 00
Newark and New York Railroad bonds	4,500 00	3,500 00
120 shares Mechanics' National Bank	10,200 00	6,000 00
United States bonds	1,485 00	5,000 00
100 shares Newark Gas Light Company	6,000 00	
	$89,620 00	$60,035 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$125,060 00	
Loans on mortgage of real estate (first liens*),	400,705 00	
Interest due or accrued thereon	10,604 18	
Stocks, bonds, etc., as per schedule	412,590 00	
Loans on collateral security, as per schedule	60,035 00	
Cash in the office of the company	*5,494 29	
deposited in various banks	35,479 65	
Interest due and accrued	9,337 35	
Premiums in course of collection (gross)	27,200 69	
Rents due and accrued	830 00	
Premiums more than 3 months due	$3,314 11	
Gross Assets		$1,087,336 16

Liabilities.

Losses adjusted, unpaid	$286 61	
claimed and reported	18,193 66	
disputed or resisted	5,825 00	
Unearned premiums on outstanding risks	203,245 44	
Reclaimable on perpetual fire policies	570 00	
Unpaid scrip ordered to be redeemed	5,701 00	
Interest due or accrued on scrip	14,394 23	
Dividends to stockholders, unpaid	150 00	
State and local taxes	171 74	
Commissions and brokerage	5,001 13	
Return premiums	1,031 94	
Gross Liabilities, except Capital and Scrip		254,570 75
Surplus as regards Policy-holders		$832,765 41
Paid-up Capital	$400,000 00	
Scrip outstanding, not ordered to be redeemed,	40,629 00	
		440,629 00
Surplus over Capital and Scrip		$392,136 41

Income.

Cash received for fire premiums	$374,531 50	
Deduct re-insurance and return premiums	37,293 13	
Net cash received for fire premiums		$337,238 37
Interest received on mortgages		28,795 49
Interest and dividends received from all other sources		28,310 76
Income from rents		1,141 97
Gross Cash Income		$395,486 59

Expenditures.

Cash paid for fire losses	$143,738 48	
Deduct salvage and re-insurance	10,153 55	
Net cash paid for fire losses		$133,584 93

* Value of lands mortgaged $492,525 00
Value of buildings thereon 567,100 00
Amount of insurance held as collateral . . . 496,300 00

Cash paid for marine and inland losses		$1,138 67
Cash dividends paid		47,850 00
Cash paid for redemption of scrip		9,071 80
Interest paid scripholders		4,308 64
Cash paid for commissions and brokerage		60,566 60
for salaries of officers and employés		30,559 00
for State and local taxes		9,056 22
for incidental expenses		36,166 28
Bad debts charged off		1,905 56
Loss on real estate and depreciation on securities	$17,444 34	
Gross Cash Expenditures		$334,207 70

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$52,510,242 00	$461,434 74
written during 1878	49,468,569 00	378,259 53
Total	$101,978,811 00	$839,694 27
Deduct risks expired and terminated	55,603,992 00	428,183 85
In force at end of year	$46,374,819 00	$411,510 42
Deduct amount re-insured	525,808 00	4,201 61
Net amount in force	$45,849,011 00	$407,308 81
Marine risks outstanding Dec. 31, 1877	$305,857 00	$3,705 86
Deduct risks expired and terminated	305,857 00	3,705 86

MISCELLANEOUS.

Premiums received from organization of company	$3,239,587 62
Losses paid from organization of company	1,259,243 32
Cash dividends declared from organization of company	240,219 63
Dividends declared during the year (12 per cent)	48,000 00
Fire losses incurred during the year	138,346 86
Marine and inland losses incurred during the year	1,138 67
Company's stock owned by directors	64,050 00

MERCHANTS' INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1850. Commenced business April, 1850.]

PAID-UP CAPITAL; $200,000.

C. V. B. OSTRANDER, *President.* *Secretary*, J. L. DOUGLASS.

Office, No. 149 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$135,000 00	$141,962 50
300 shares North River Bank	15,000 00	15,000 00
80 " Merchants' Exchange Bank	4,000 00	3,080 00

New York Central Railroad bonds	$35,000 00	$39,812 50
10 shares Rensselaer and Saratoga Railroad	1,000 00	1,000 00
9 " Union Ferry Company	900 00	1,125 00
	$190,900 00	$201,980 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares New York Central Railroad	$11,375 00	$6,000 00
168 " North River Insurance Company	5,475 50	2,500 00
20 " Globe Insurance Company	1,124 75	900 00
5 " First National Bank, Saugerties	500 00	300 00
6 " Star Fire Insurance Company	660 00	500 00
114 " Westchester Insurance Company	1,311 00	800 00
25 " American Exchange Insurance Co.	1,162 50	1,200 00
10 " Home Insurance Company	1,230 00	
20 " Globe Insurance Company	1,247 50	600 00
48 " Broadway Bank	2,324 60	1,800 00
	$26,410 85	$14,600 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$260,000 00	
Interest due or accrued thereon	7,735 00	
Stocks, bonds, etc., as per schedule	201,980 00	
Loans on collateral security, as per schedule	14,600 00	
Cash in the office of the company	11,428 86	
deposited in North River Bank	3,430 51	
Interest due and accrued	3,942 48	
Premiums in course of collection (net)	20,140 63	
Gross Assets		$523,257 48

Liabilities.

Losses claimed and reported	$6,650 00	
disputed or resisted	3,100 00	
Unearned premiums on outstanding risks	85,747 14	
State and local taxes	2,726 62	
Gross Liabilities, except Capital		$98,223 76
Surplus as regards Policy-holders		$425,033 72
Paid-up Capital		200,000 00
Surplus over Capital		$225,033 72

Income.

Cash received for fire premiums	$120,035 38
Interest received on mortgages	19,693 40
Interest and dividends received from all other sources	14,420 82
Gross Cash Income	$154,149 60

* Value of lands mortgaged $138,500 00
Value of buildings thereon 281,000 00
Amount of insurance held as collateral 256,100 00

Expenditures.

Cash paid for fire losses	$57,918 16	
Deduct salvage and re-insurance	495 59	
Net cash paid for fire losses		$57,422 57
Cash dividends paid		32,000 00
Cash paid for commissions and brokerage		23,310 82
for salaries of officers and employés		27,224 42
for State and local taxes		4,336 22
for incidental expenses		9,131 92
Gross Cash Expenditures		$153,425 95

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$28,182,941 19	$231,858 26
written during 1878	23,922,155 81	143,824 09
Total	$52,105,097 00	$375,682 35
Deduct risks expired and terminated	27,658,876 00	198,751 15
In force at end of year	$24,446,221 00	$176,931 20
Deduct amount re-insured	48,850 00	309 40
Net amount in force	$24,397,371 00	$176,621 80

Miscellaneous.

Premiums received from organization of company	$3,798,549 57
Losses paid from organization of company	1,525,269 91
Cash dividends declared from organization of company	1,006,000 00
Dividends declared during the year (16 per cent)	32,000 00
Fire losses incurred during the year	57,204 06
Company's stock owned by directors	47,750 00

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1851. Commenced business June, 1851.]

Paid-up Capital, $200,000.

Walter Paine, *President.* *Secretary*, Charles Foster.

Office, No. 22 Market Square.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
1600 shares	National Bank of Commerce	$80,000 00	$75,200 00
1000 "	American National Bank	50,000 00	45,000 00
400 "	Merchants' National Bank	20,000 00	22,800 00
200 "	Globe National Bank	10,000 00	6,000 00
467 "	Providence Gas Company	23,350 00	25,685 00
200 "	Phœnix National Bank	10,000 00	15,000 00
257 "	Mechanics' National Bank	12,850 00	17,219 00
102 "	Manufacturers' National Bank	10,200 00	13,056 00

66 shares Del. and Hud. Canal Company	$6,600 00	$2,475 00
United States bonds	20,000 00	20,425 00
	$243,000 00	$242,860 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$35,000 00	
Interest due or accrued thereon	231 66	
Stocks, bonds, etc., as per schedule	242,860 00	
Cash in the office of the company	686 08	
deposited in National Bank of Commerce,	71,399 51	
Premiums in course of collection (gross)	15,596 07	
Gross Assets		$365,773 32

Liabilities.

Losses adjusted, unpaid	$3,803 00	
claimed and reported	6,794 00	
disputed or resisted	3,490 00	
Unearned premiums on outstanding risks	74,465 50	
State and local taxes	408 91	
Commissions and brokerage	2,817 56	
Return premiums	1,334 71	
Gross Liabilities, except Capital		93,113 68
Surplus as regards Policy-holders		$272,659 64
Paid-up Capital		200,000 00
Surplus over Capital		$72,659 64

Income.

Cash received for fire premiums	$137,945 66	
Deduct re-insurance and return premiums	16,418 50	
Net cash received for fire premiums		$121,527 16
Cash received for marine and inland premiums		490 00
Interest received on mortgages		3,159 95
Interest and dividends received from all other sources		16,824 76
Gross Cash Income		$142,001 87

Expenditures.

Cash paid for fire losses	$72,068 05	
Deduct salvage and re-insurance	4,395 77	
Net cash paid for fire losses		$67,672 28
Cash dividends paid		14,000 00
Cash paid for commissions and brokerage		28,827 17
for State and local taxes		5,497 94
for salaries and incidentals		14,564 51
Gross Cash Expenditures		$130,561 90

* Value of lands mortgaged $100,000 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral . . . 17,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$13,591,591 00	$172,634 76
written during 1878	12,483,972 00	137,945 66
Total	$26,075,563 00	$310,580 42
Deduct risks expired and terminated	13,576,644 00	163,723 88
In force at end of year	$12,498,919 00	$146,856 54
Deduct amount re-insured	28,703 00	287 75
Net amount in force	$12,470,216 00	$146,568 79
Marine risks written during 1878	$245,000 00	$490 00
Deduct risks expired and terminated	245,000 00	490 00

Miscellaneous.

Premiums received from organization of company	$3,932,061 71
Losses paid from organization of company	2,778,884 22
Cash dividends declared from organization of company	522,000 00
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	60,876 59
Company's stock owned by directors	46,800 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1868. Commenced business February, 1872.]

Paid-up Capital, $300,000.

L. W. Clarke, *President.* *Secretary*, E. B. Cowles.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$200,000 00	$213,000 00
Harlem River and P. C. Railroad bonds	15,000 00	17,250 00
New Haven and Northampton Railroad bonds,	8,000 00	7,200 00
Danbury and Norwalk Railroad bonds	9,500 00	10,925 00
Meriden city water bonds	5,000 00	5,500 00
First National Bank stock, Meriden	11,300 00	12,656 00
Home National Bank stock	24,800 00	29,264 00
Meriden National Bank stock	8,900 00	11,125 00
New Britain National Bank stock	4,500 00	5,625 00
Yale National Bank stock, New Haven	3,000 00	2,880 00
Hartford National Bank stock	5,000 00	7,500 00
Mercantile National Bank stock, Hartford	5,000 00	6,000 00
Phœnix National Bank stock, Hartford	200 00	292 00
	$300,200 00	$329,217 00

Securities held as collateral for cash loans :—

		Market value.	Loaned thereon.
100 shares	Meriden Britannia Company	$7,500 00	$4,500 00
12 "	Adams Express Company	1,272 00	900 00
14 "	Ætna Insurance Co., Hartford	2,800 00	660 00
15 "	Home National Bank, Meriden	1,770 00	1,500 00
10 "	American Express Company	470 00	2,250 00
195 "	Meriden Cutlery Company	2,437 50	
100 "	G. F. Warner & Co., New Haven	1,000 00	3,150 00
First mortgage assigned		2,800 00	
100 shares	Meriden Britannia Company	7,500 00	3,500 00
200 "	Pultz & Walkley, Plantsville	2,500 00	1,250 00
15 "	Manning, Bowman, & Co., Meriden,	562 00	500 00
64 "	Victor S. M. Co., Middletown	800 00	
15 "	Home National Bank, Meriden	1,770 00	275 00
40 "	Meriden Britannia Company	3,000 00	1,200 00
5 "	First National Bank, Meriden	560 00	500 00
		$36,741 50	$20,185 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$1,800 00	
Interest due or accrued thereon	57 39	
Stocks, bonds, etc., as per schedule	329,217 00	
Loans on collateral security, as per schedule	20,185 00	
Cash in the office of the company	2,256 91	
deposited in Home National Bank	46,365 41	
Interest due and accrued	468 90	
Premiums in course of collection (gross)	35,672 59	
Taxes due from non-resident stockholders	257 00	
Maps, surveys, etc. $3,750 00		
Gross Assets		$436,280 20

Liabilities.

Losses adjusted, unpaid	$14,139 55	
claimed and reported	12,679 50	
disputed or resisted	2,740 27	
Total amount of losses	$29,559 32	
Less re-insurance	2,200 00	
Net amount of unpaid losses	$27,359 32	
Unearned premiums on outstanding risks	88,753 26	
Due and accrued for rent, salaries, etc.	375 00	
Commissions and brokerage	3,125 00	
Gross Liabilities, except Capital		119,612 58
Surplus as regards Policy-holders		$316,667 62
Paid-up Capital		300,000 00
Surplus over Capital		$16,667 62

* Total value of property mortgaged $3,200 00

Income.

Cash received for fire premiums	$228,827 81	
Deduct re-insurance and return premiums	33,329 76	
Net cash received for fire premiums		$195,498 05
Interest received on mortgages		94 50
Interest and dividends received from all other sources		18,468 53
Income from brokerage		907 43
Received for increased capital, $100,000 00		
Gross Cash Income		$214,968 51

Expenditures.

Cash paid for fire losses	$128,052 12	
Deduct salvage and re-insurance	7,155 22	
Net cash paid for fire losses		$120,896 90
Cash dividends paid		18,000 00
Cash paid for commissions and brokerage		32,477 34
for salaries of officers and employés		10,100 00
for State and local taxes		5,001 86
for incidental expenses		21,340 37
Gross Cash Expenditures		$207,816 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$13,293,273 00	$169,660 45
written during 1878	18,748,575 00	239,982 77
Total	$32,041,848 00	$409,643 22
Deduct risks expired and terminated	17,314,549 00	225,538 29
In force at end of year	$14,727,299 00	$184,104 93
Deduct amount re-insured	574,304 00	8,920 73
Net amount in force	$14,152,995 00	$175,184 20

Miscellaneous.

Premiums received from organization of company	$1,071,444 81
Losses paid from organization of company	583,001 92
Cash dividends declared from organization of company	11,800 00
Dividends declared during the year (6 per cent)	18,000 00
Fire losses incurred during the year	125,711 12
Company's stock owned by directors	76,300 00

NATIONAL FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, $200,000.

JOHN B. SEIDENSTRICKER, *President.* *Secretary*, H. C. LANDIS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$65,000 00	$68,240 00
Missouri state bonds	20,000 00	21,000 00
Maryland state bonds	25,700 00	27,856 00
Virginia state consols	19,100 00	10,887 00
South Carolina state consols	11,500 00	10,350 00
West Maryland Railroad bonds (guaranteed)	10,000 00	11,000 00
Central Ohio Railroad bonds	25,000 00	25,000 00
Cincinnati and Baltimore Railroad bonds	20,000 00	19,000 00
Pittsburg and C. Railroad bonds	6,000 00	6,000 00
Wilmington, C., and A. Railroad bonds	38,500 00	10,395 00
Baltimore Gas Light Company certificates	10,000 00	10,000 00
	$250,800 00	$219,728 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$55,000 00	
Stocks, bonds, etc., as per schedule	$219,728 00	
Cash in the office of the company	1,744 90	
deposited in Bank of Commerce	4,797 21	
Interest due and accrued	2,855 00	
Premiums in course of collection (net)	5,084 17	
Rents due and accrued	403 66	
Premiums more than 3 months due. $190 67		
Gross Assets		$289,612 94
Deduct special deposits in other States		10,887 00
Balance		$278,725 94

LIABILITIES.

Losses adjusted, unpaid	$3,000 00	
claimed and reported	10,500 00	
disputed or resisted	500 00	
Unearned premiums on outstanding risks	41,169 35	
Reclaimable on perpetual fire policies	7,491 85	
Dividends to stockholders, unpaid	279 20	
Gross Liabilities, except Capital	$62,940 40	
Deduct liabilities on special deposits	5,089 64	
		57,850 76
Surplus as regards Policy-holders		$220,875 18
Paid-up Capital		200,000 00
Surplus over Capital		$20,875 18

INCOME.

Cash received for fire premiums	$85,937 15	
Deduct re-insurance and return premiums	7,828 84	
Net cash received for fire premiums		$78,108 31
Interest and dividends received from all sources		12,733 10
Income from rents		1,899 92
Gross Cash Income		$92,741 33

EXPENDITURES.

Cash paid for fire losses	$29,628 29
Cash dividends paid	24,361 80
Cash paid for commissions and brokerage	14,174 74
for salaries of officers and employés	11,406 51
for State and local taxes	6,008 90
for incidental expenses	2,673 98
Gross Cash Expenditures	$88,254 22

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,385,465 00	$78,375 37
written during 1878	11,407,502 00	85,937 15
Total	$20,792,967 00	$164,312 52
Deduct risks expired and terminated	11,058,223 00	83,579 65
In force at end of year	9,734,744 00	$80,732 87
Deduct amount re-insured	18,750 00	196 06
Net amount in force	$9,715,994 00	$80,536 81

MISCELLANEOUS.

Premiums received from organization of company	$1,625,221 83
Losses paid from organization of company	903,515 35
Cash dividends declared from organization of company	307,504 55
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	35,570 40

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, $600,000.

MARK HOWARD, *President.* *Secretary*, JAMES NICHOLS.

Office, No. 118 Asylum Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 4½ per cent bonds	$50,000 00	$52,250 00
Connecticut state bonds	5,000 00	5,350 00
Hartford city (Capitol) bonds	25,000 00	29,000 00

Hartford city (water) bonds		$10,000 00	$10,700 00
New Britain city bonds		6,000 00	6,600 00
Rochester city bonds		25,000 00	27,500 00
Lockport city bonds		10,000 00	11,000 00
Buffalo city bonds		15,000 00	16,500 00
Cleveland city bonds		10,000 00	10,300 00
Columbus city bonds		10,000 00	10,300 00
Detroit city bonds		13,000 00	14,430 00
West Middle School District bonds		25,000 00	27,000 00
Harlem River and Port Chester R.R. bonds		25,000 00	28,750 00
Chicago, Burlington and Quincy R.R bonds		10,000 00	9,300 00
400 shares New York, N.H., and H. Railroad,		40,000 00	64,400 00
200 "	New York and Harlem Railroad	10,000 00	14,000 00
200 "	New York Central and H. R. R.R.	20,000 00	23,000 00
100 "	P., Ft. Wayne, and Chicago R.R.	10,000 00	10,000 00
200 "	Cleveland and Pittsburg R.R.	10,000 00	8,300 00
100 "	Chicago, R. I. and Pacific R.R.	10,000 00	12,200 00
100 "	Nat'l Mech. Banking Assoc., N.Y.	5,000 00	2,600 00
100 "	Metropolitan Nat'l Bank, N.Y.	10,000 00	12,000 00
50 "	Central National Bank, New York,	5,000 00	4,600 00
140 "	Farm. and Mech. Nat'l B'k, H'rfd.	14,000 00	15,540 00
100 "	Charter Oak Nat'l Bank, Hartford,	10,000 00	12,700 00
300 "	Phœnix National Bank, Hartford	30,000 00	45,300 00
215 "	Ætna National Bank, Hartford	21,500 00	24,080 00
50 "	City National Bank, Hartford	5,000 00	3,750 00
300 "	Hartford National Bank, Hartford	30,000 00	44,400 00
50 "	Mercantile Nat'l Bank, Hartford	5,000 00	6.000 00
200 "	National Exchange Bank, Hartford,	10,000 00	13,200 00
75 "	Nat'l Bank of the Republic, Boston,	7,500 00	9,600 00
70 "	Boston National Bank, Boston	7,000 00	6,650 00
25 "	Merchants' Bank, St. Louis	800.00	500 00
200 "	Willimantic Linen Company	5,000 00	13,000 00
		$504,800 00	$604,800 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
5 shares Hartford National Bank	$740 00	$600 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$22,296 72
Loans on mortgage of real estate (first liens*),	362,990 00
Interest due or accrued thereon	16,084 25
Stocks, bonds, etc., as per schedule	604,800 00
Loans on collateral security, as per schedule	600 00

* Value of lands mortgaged $584,400 00
Value of buildings thereon 448,000 00
Amount of insurance held as collateral . . . 270,000 00

Cash in the office of the company	$228 91	
deposited in various banks	72,764 81	
Interest due and accrued	5,740 95	
Premiums in course of collection (net)	18,500 00	
Gross Assets		$1,104,005 64

Liabilities.

Losses adjusted, unpaid	$3,794 14	
claimed and reported	12,342 50	
disputed or resisted	7,809 14	
Total amount of losses	$23,945 78	
Unearned premiums on outstanding risks	161,447 38	
Gross Liabilities, except Capital		185,393 16
Surplus as regards Policy-holders		$918,612 48
Paid-up Capital		600,000 00
Surplus over Capital		$318,612 48

Income.

Cash received for fire premiums	$253,395 80	
Deduct re-insurance and return premiums	15,732 51	
Net cash received for fire premiums		$237,663 29
Interest received on mortgages		37,224 67
Interest and dividends received from all other sources		36,360 88
Income from rents		1,576 43
Gross Cash Income		$312,825 27

Expenditures.

Cash paid for fire losses	$88,662 91
Cash dividends paid	66,000 00
Cash paid for commissions and brokerage	35,366 47
for salaries of officers and employés	25,730 00
for State and local taxes	6,936 19
for incidental expenses	14,663 63
Gross Cash Expenditures	$237,359 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$27,905,804 00	$336,072 56
written during 1878	22,241,874 00	237,663 29
Total	$50,147,678 00	$573,735 85
Deduct risks expired and terminated	21,590,543 00	253,490 97
In force at end of year	$28,557,135 00	$320,244 88
Deduct amount re-insured	104,956 00	1,368 83
Net amount in force	$28,452,179 00	$318,876 05

MISCELLANEOUS.

Premiums received from organization of company	$2,477,298 91
Losses paid from organization of company	1,103,664 00
Cash dividends declared from organization of company	461,000 00
Cash dividends declared during the year	66,000 00
Stock dividends declared during the year	100,000 00
Fire losses incurred during the year	88,577 34
Company's stock owned by directors	135,000 00

NATIONAL FIRE INSURANCE COMPANY OF NEW YORK.

[Incorporated 1838. Commenced business April 9, 1838.]

PAID-UP CAPITAL, $200,000.

HENRY T. DROWNE, *President.* *Secretary*, HENRY H. HALL.

Office, No. 52 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$125,000 00	$134,806 25
New York Produce Exchange stock	–	600 00
		$135,406 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
30 shares Mechanics' Bank, Brooklyn	$2,250 00	$900 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$18,642 06	
Loans on mortgage of real estate (first liens*),	187,500 00	
Interest due or accrued thereon	3,307 50	
Stocks, bonds, etc., as per schedule	135,406 25	
Loans on collateral security, as per schedule	900 00	
Cash in the office of the company	3,542 03	
deposited in various banks	45,569 51	
Premiums in course of collection (net)	15,273 30	
Accrued on open policies	400 00	
Rents due and accrued	192 50	
Gross Assets		$410,733 15

LIABILITIES.

Losses claimed and reported	$8,000 00
disputed or resisted	2,000 00

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* Total value of property mortgaged $408,000 00
Amount of insurance held as collateral 200,400 00

Unearned premiums on outstanding risks	$73,402 18	
State and local taxes (contested)	3,000 00	
Gross Liabilities, except Capital		$86,402 18
Surplus as regards Policy-holders		$324,330 97
Paid-up Capital		200,000 00
Surplus over Capital		$124,330 97

Income.

Cash received for fire premiums	$146,585 85	
Deduct re-insurance and return premiums	14,808 32	
Net cash received for fire premiums		$131,777 53
Interest received on bonds and mortgages		15,210 80
Interest and dividends received from all other sources		5,816 19
Income from rents		100 00
Gross Cash Income		$152,904 52

Expenditures.

Cash paid for fire losses	$55,973 30
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	20,582 80
for salaries of officers and employés	19,819 42
for State and local taxes	1,244 23
for incidental expenses	19,566 84
Gross Cash Expenditures	$137,186 59

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$24,952,742 00	$167,173 71
written during 1878	24,430,772 00	156,250 96
Total	$49,383,514 00	$323,424 67
Deduct risks expired and terminated	26,253,444 00	172,257 67
In force at end of year	$23,130,070 00	$151,167 00
Deduct amount re-insured	58,950 00	679 16
Net amount in force	$23,071,120 00	$150,487 84

Miscellaneous.

Premiums received from organization of company	$2,743,972 85
Losses paid from organization of company	1,328,414 56
Cash dividends declared from organization of company	890,056 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	58,190 27
Company's stock owned by directors	58,087 50

NEWARK CITY INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

PAID-UP CAPITAL, $200,000.

HORACE J. POINIER, *President.* *Asst. Secretary*, HENRY SCHOPPE.

Office, No. 191 Market Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$26,000 00	$27,813 75
Essex county road improvement bonds	14,000 00	15,120 00
Newark city war bounty bonds	3,000 00	3,300 00
Essex county bounty bonds	3,000 00	3,300 00
Newark city improvement bonds	10,000 00	11,200 00
	$56,000 00	$60,733 75

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$84,500 00	
Loans on mortgage of real estate (first liens*),	104,466 01	
Interest due or accrued thereon	4,282 82	
Stocks, bonds, etc., as per schedule	60,733 75	
Cash in the office of the company	6,091 33	
deposited in various banks	43,701 15	
Interest due and accrued	404 55	
Premiums in course of collection (gross)	7,427 18	
Rents due and accrued	621 75	
Scrip dividends	388 00	
Gross Assets		$312,616 54

LIABILITIES.

Losses adjusted, unpaid	$4,417 96	
claimed and reported	1,172 88	
disputed or resisted	1,875 00	
Unearned premiums on outstanding risks	55,778 74	
Unpaid scrip ordered to be redeemed	41 00	
Due and accrued for rent, salaries, etc.	53 69	
Commissions and brokerage	1,615 82	
Return premiums	434 67	
Gross Liabilities, except Capital		65,389 76
Surplus as regards Policy-holders		$247,226 78
Paid-up Capital		200,000 00
Surplus over Capital		$47,226 78

* Value of lands mortgaged $95,000 00
Value of buildings thereon 191,500 00
Amount of insurance held as collateral . . . 138,000 00

Income.

Cash received for fire premiums	$119,468 50	
Deduct re-insurance and return premiums	9,232 63	
Net cash received for fire premiums		$110,235 87
Interest received on mortgages		7,052 42
Interest and dividends received from all other sources		3,968 45
Income from rents and other sources		4,785 81
Gross Cash Income		$126,042 55

Expenditures.

Cash paid for fire losses	$61,647 26	
Deduct salvage and re-insurance	381 96	
Net cash paid for fire losses		$61,265 30
Cash dividends paid		14,000 00
Cash paid for redemption of scrip		9 00
for commissions and brokerage		23,026 17
for salaries of officers and employés		12,346 00
for State and local taxes		3,457 89
for incidental expenses		6,381 15
Gross Cash Expenditures		$120,485 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$10,355,736 99	$121,982 99
written during 1878	11,672,099 81	119,034 32
Total	$22,027,836 80	$241,017 31
Deduct risks expired and terminated	11,727,707 20	128,175 24
In force at end of year	$10,300,129 60	$112,842 07
Deduct amount re-insured	168,573 80	1,648 20
Net amount in force	$10,131,555 80	$111,193 87

Miscellaneous.

Premiums received from organization of company	$1,058,574 00
Losses paid from organization of company	418,778 32
Cash dividends declared from organization of company	151,641 42
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	52,840 61
Company's stock owned by directors	77,600 00

NEWARK FIRE INSURANCE COMPANY, NEWARK, N.J.

[Incorporated May 10, 1810. Commenced business May 10, 1810.]

PAID-UP CAPITAL, $250,000.*

CEPHAS M. WOODRUFF, *President.* *Secretary*, JOHN J. HENRY.

Office, No. 741 Broad Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
National State Bank stock	$11,400 00	$11,400 00
Newark City National Bank stock	13,250 00	15,900 00
National Newark Banking Company stock	7,700 00	9,240 00
Mechanics' National Bank stock	4,550 00	7,735 00
Mechanics' Insurance Company stock	1,050 00	1,312 50
Morris and Essex Railroad stock	10,000 00	7,600 00
United States bonds	150,000 00	160,600 00
	$197,950 00	$213,787 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$57,500 00	
Loans on mortgage of real estate (first liens †)	402,555 00	
Interest due or accrued thereon	11,344 24	
Stocks, bonds, etc., as per schedule	213,787 50	
Cash in the office of the company	4,427 19	
deposited in various banks	36,533 69	
Interest due and accrued	3,125 00	
Premiums in course of collection (gross)	10,415 99	
Rents due and accrued	424 50	
Gross Assets		$740,113 11

LIABILITIES.

Losses adjusted, unpaid	$665 00	
claimed and reported	4,150 00	
disputed or resisted	252 54	
Unearned premiums on outstanding risks	104,278 74	
Interest due or accrued on scrip	8,160 76	
Dividends on participating policies	1,755 00	
Due and accrued for rent, salaries, etc.	564 00	
Commissions and brokerage	3,081 00	
Return premiums	674 44	
Gross Liabilities, except Capital		123,581 48
Surplus as regards Policy-holders		$616,531 63
Paid-up Capital		250,000 00
Surplus over Capital		$366,531 63

* Represented by scrip pledged to meet losses.

† Value of lands mortgaged $550,895 00
Value of buildings thereon 590,605 00
Amount of insurance held as collateral 513,570 00

Income.

Cash received for fire premiums	$211,687 28	
Deduct re-insurance and return premiums	20,200 20	
Net cash received for fire premiums		$191,487 08
Interest received on bonds and mortgages		30,234 97
Interest and dividends received from all other sources		5,368 88
Income from rents		487 50
Gross Cash Income		$227,578 43

Expenditures.

Cash paid for fire losses	$49,748 95	
Deduct salvage and re-insurance	601 15	
Net cash paid for fire losses		$49,147 80
Cash dividends paid		24,018 15
Cash dividends paid on participating policies		15,892 25
Cash paid for commissions and brokerage		38,629 95
for salaries of officers and employés		10,367 79
for State and local taxes		2,183 84
for incidental expenses		11,959 08
Gross Cash Expenditures		$152,198 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$14,657,797 29	$98,312 21
written during 1878	25,674,732 29	226,156 77
Total	$40,332,529 58	$324,468 98
Deduct risks expired and terminated	19,217,087 58	120,419 77
In force at end of year	$21,115,442 00	$204,049 21
Deduct amount re-insured	578,015 39	4,574 78
Net amount in force	$20,537,426 61	$199,474 43

Miscellaneous.

Premiums received from organization of company	$1,457,332 97
Losses paid from organization of company	261,714 83
Cash dividends declared from organization of company	530,966 79
Dividends declared during the year	24,758 00
Fire losses incurred during the year	54,816 59
Company's stock owned by directors	24,250 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N.H.

[Incorporated, 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, $250,000.

E. A. STRAW, *President.* *Secretary*, JOHN C. FRENCH.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$125,000 00	$132,843 75
Manchester city bonds, 6s	51,700 00	54,804 00
St. Louis city bonds, 6s	17,000 00	17,510 00
Chicago city bonds, 7s	10,000 00	10,700 00
Michigan Air Line Railroad bonds, 8s	10,000 00	10,500 00
Cleveland city bonds, 7s	10,000 00	10,200 00
Maine Central Railroad bonds, 6s	10,000 00	9,075 00
Cheshire Railroad bonds, 6s	13,000 00	13,000 00
Chicago, Burling., and Quincy R.R. bonds, 7s,	14,000 00	15,400 00
Burlington and Missouri Riv. R.R. bonds, 7s	10,000 00	11,000 00
Jackson, L., and S. Railroad bonds, 8s	10,000 00	9,905 75
Zanesville (O.) city bonds, 8s	10,000 00	10,500 00
Marion (Ind.) county bonds, 8s	25,000 00	26,500 00
New Hampshire state bonds, 6s	11,000 00	12,100 00
Hillsborough county bonds	5,000 00	5,100 00
Concord city bonds, 6s	2,000 00	2,100 00
Marietta (O.) city bonds, 8s	10,000 00	10,500 00
Suncook Valley Railroad stock	4,000 00	4,000 00
City National Bank stock	10,000 00	9,000 00
	$357,700 00	$374,738 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
40 shares Manchester and Lawrence R.R.	$6,000 00	$4,000 00
10 shares Amoskeag National Bank	1,250 00	1,000 00
N. E. Loan Company's bonds	12,000 00	10,000 00
Personal note, secured	8,000 00	6,000 00
Boston, Concord, and M. Railroad bonds	17,000 00	15,000 00
	$44,250 00	$36,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$61,053 86	
Stocks, bonds, etc., as per schedule	374,738 50	
Loans on collateral security, as per schedule	36,000 00	
Cash in the office of the company	7,058 65	
deposited in Amoskeag National Bank	15,285 65	
Interest due and accrued	3,100 00	
Premiums in course of collection (net)	10,380 24	
Gross Assets		$507,616 90

* Total value of property mortgaged $166,750 00
Amount of insurance held as collateral . . . 62,150 00

Liabilities.

Losses adjusted, unpaid	$15,500 00	
claimed and reported	6,709 81	
disputed or resisted	2,000 00	
Unearned premiums on outstanding risks	105,727 70	
Gross Liabilities, except Capital		$129,937 51
Surplus as regards Policy-holders		$377,679 39
Paid-up Capital		250,000 00
Surplus over Capital		$127,679 39

Income.

Cash received for fire premiums	$188,918 25	
Deduct re-insurance and return premiums	17,426 19	
Net cash received for fire premiums		$171,492 06
Interest and dividends received from all sources		28,914 86
Income from commissions		300 00
Gross Cash Income		$200,706 92

Expenditures.

Net cash paid for fire losses	$101,296 38
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	31,040 14
for salaries of officers and employés	6,711 45
for State and local taxes	6,059 65
for incidental expenses	8,201 66
Gross Cash Expenditures	$173,309 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,237,758 00	$207,585 31
written during 1878	17,141,815 00	171,492 06
Total	$35,379,573 00	$379,077 37
Deduct risks expired and terminated	16,786,776 00	170,587 57
In force at end of year	$18,592,797 00	$208,489 80

Miscellaneous.

Premiums received from organization of company	$1,083,155 23
Losses paid from organization of company	515,517 90
Cash dividends declared from organization of company	124,000 00
Dividends declared during the year (8 per cent)	20,000 00
Fire losses incurred during the year	104,879 19
Company's stock owned by directors	95,000 00

NEW YORK BOWERY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated April, 1833. Commenced business Sept. 24, 1833.]

PAID-UP CAPITAL, $300,000.

GEORGE G. TAYLOR, *President.* *Secretary*, JOHN A. DELANOY, JR.

Office, No. 124 Bowery.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$454,050 00	$478,271 00
Central Pacific Railroad bonds	50,000 00	54,250 00
West Chester town bonds	15,000 00	15,000 00
	$519,050 00	$547,521 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
62 shares Nat'l Butchers' and Drovers' Bank,	$1,550 00	$1,500 00
50 " Stuyvesant Insurance Company	1,625 00	
New York city bond	1,040 00	3,300 00
Central Pacific Railroad bond	1,080 00	
United States bonds	11,500 00	10,500 00
Savings bank book assigned	4,800 00	3,400 00
240 shares Knickerbocker Ice Company	14,400 00	7,000 00
50 " Oriental Bank	1,625 00	1,250 00
20 " New York Fire Insurance Co.	2,600 00	2,800 00
13 " Manhattan Gas Company	975 00	
50 " Importers' and Traders' Bank	10,000 00	7,400 00
10 " German American Bank	1,000 00	
160 " Stuyvesant Insurance Company	5,200 00	5,600 00
22 " Citizens' Insurance Company	990 00	
	$58,385 00	$42,750 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),		$173,650 00
Interest due or accrued thereon		1,759 24
Stocks, bonds, etc., as per schedule		547,521 00
Loans on collateral security, as per schedule		42,750 00
Cash in the office of the company		741 63
deposited in Nat'l Butchers' and Drovers' Bank		6,940 81
Interest due and accrued		1,593 68
Premiums in course of collection (gross)		10,930 10
Rents due and accrued		100 00
Premiums more than 3 months due,	$285 43	
Gross Assets		$785,986 46

* Total value of property mortgaged $413,500 00
Amount of insurance held as collateral 212,600 00

Liabilities.

Losses adjusted, unpaid	$2,500 00	
claimed and reported	2,000 00	
Unearned premiums on outstanding risks	60,618 72	
Due and accrued for rent, salaries, etc.	1,000 00	
State and local taxes	7,000 00	
Commissions and brokerage	2,300 00	
Gross Liabilities, except Capital		$75,418 72
Surplus as regards Policy-holders		$710,567 74
Paid-up Capital		300,000 00
Surplus over Capital		$410,567 74

Income.

Cash received for fire premiums	$140,672 81	
Deduct re-insurance and return premiums	3,259 71	
Net cash received for fire premiums		$137,413 10
Interest received on mortgages		13,141 12
Interest and dividends received from all other sources		29,113 71
Income from rents		776 14
Gross Cash Income		$180,444 07

Expenditures.

Cash paid for fire losses	$37,957 01	
Deduct salvage and re-insurance	1,078 56	
Net cash paid for fire losses		$36,878 45
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		15,294 32
for salaries of officers and employés		29,100 00
for State and local taxes		1,087 79
for interest on borrowed money		35 00
for incidental expenses		16,789 57
Gross Cash Expenditures		$159,185 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$28,435,977 39	$116,010 89
written during 1878	33,546,429 72	140,672 81
Total	$61,982,407 11	$256,683 70
Deduct risks expired and terminated	32,866,392 85	137,222 00
In force at end of year	$29,116,014 26	$119,461 70
Deduct amount re-insured	400,667 50	2,448 51
Net amount in force	$28,715,346 76	$117,013 19

MISCELLANEOUS.

Premiums received from organization of company	$4,406,582 82
Losses paid from organization of company	1,549,204 59
Cash dividends declared from organization of company	2,416,500 00
Dividends declared during the year (20 per cent)	60,000 00
Fire losses incurred during the year	34,889 13
Company's stock owned by directors	85,625 00

NEW YORK CITY INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 19, 1872. Commenced business March 1, 1872.]

PAID-UP CAPITAL, $300,000.

RICHARD L. FRANKLIN, *President.* *Secretary*, WILLIAM M. RANDELL.

Office, No. 100 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$345,000 00	$360,875 00
New York Guaranty and Indemnity Co. stock,	3,500 00	3,500 00
Brooklyn city bonds, 7s	20,000 00	21,300 00
New York Produce Exchange stock	300 00	300 00
	$368,800 00	$385,975 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$10,000 00	
Interest due or accrued thereon	58 33	
Stocks, bonds, etc., as per schedule	385,975 00	
Cash in the office of the company	6,647 28	
deposited in bank	13,590 80	
Interest due and accrued	1,146 67	
Premiums in course of collection (gross)	12,212 77	
Premiums more than 3 months due . $609 55		
Gross Assets		$429,630 85

LIABILITIES.

Losses adjusted, unpaid	$3,687 04	
claimed and reported	3,250 00	
disputed or resisted	2,903 41	
Unearned premiums on outstanding risks	56,979 57	
Due for borrowed money	6,000 00	
Commissions and brokerage	1,750 00	
Gross Liabilities, except Capital		74,570 02
Surplus as regards Policy-holders		$355,060 83
Paid-up Capital		300,000 00
Surplus over Capital		$55,060 83

* Value of lands mortgaged $5,000 00
Value of buildings thereon 10,000 00
Amount of insurance held as collateral 8,000 00

Income.

Cash received for fire premiums	$122,713 61	
Deduct re-insurance and return premiums	19,238 14	
Net cash received for fire premiums		$103,475 47
Interest received on mortgages		406 00
Interest and dividends received from all other sources		18,950 07
Received for increased capital, $172,191 67		
Gross Cash Income		$122,831 54

Expenditures.

Cash paid for fire losses	$55,472 35	
Deduct salvage and re-insurance	2,325 68	
Net cash paid for fire losses		$53,146 67
Cash paid for commissions and brokerage		18,205 05
for salaries of officers and employés		15,656 85
for State and local taxes		548 40
for incidental expenses		18,651 39
Gross Cash Expenditures		$106,208 36

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$10,552,762 00	$83,961 14
written during 1878	16,273,322 43	121,634 99
Total	$26,826,084 43	$205,596 13
Deduct risks expired and terminated	11,321,017 73	85,759 49
In force at end of year	$15,505,066 70	$119,836 64
Deduct amount re-insured	818,808 09	6,834 54
Net amount in force	$14,686,258 61	$113,002 10

Miscellaneous.

Premiums received from organization of company	$798,027 00
Losses paid from organization of company	407,449 00
Cash dividends declared from organization of company	80,000 00
Fire losses incurred during the year	54,272 46
Company's stock owned by directors	71,600 00

NEW YORK AND BOSTON INSURANCE COMPANY, NEW YORK.

[Incorporated July 28, 1876. Commenced business Aug. 1, 1876.]

PAID-UP CAPITAL, $200,000.

A. G. STEVENS, *President.* *Secretary*, R. L. LIVINGSTON.

Office, No. 176 Broadway.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$32,982 17	
Loans on mortgage of real estate (first liens*),	36,250 00	
Interest due or accrued thereon	1,327 96	
United States bonds	166,963 75	
Cash in the office of the company	880 23	
deposited in bank	743 35	
Premiums in course of collection (gross)	2,674 58	
Rents due, etc.	708 00	
Premiums more than 3 months due	$120 75	
Gross Assets		$242,530 04

LIABILITIES.

Losses adjusted, unpaid	$1,685 93	
claimed and reported	233 33	
disputed or resisted	500 00	
Unearned premiums on outstanding risks	11,052 54	
Due and accrued for salaries, etc.	1,875 00	
State and local taxes	885 49	
Commissions and brokerage	741 43	
Rent, stationery, etc.	985 03	
Gross Liabilities, except Capital		17,958 75
Surplus as regards Policy-holders		$224,571 29
Paid-up Capital		200,000 00
Surplus over Capital		$24,571 29

INCOME.

Cash received for fire premiums	$23,800 18	
Deduct re-insurance and return premiums	3,585 66	
Net cash received for fire premiums		$20,214 52
Cash received for marine and inland premiums,	$9,365 65	
Deduct re-insurance and return premiums	520 81	
Net cash received for marine and inl'd prems.		8,844 84
Interest received on mortgages		2,135 00
Interest and dividends received from all other sources		7,218 49
Income from rents		610 00
Received for calls on capital	$40,000 00	
Gross Cash Income		$39,022 85

* Value of lands mortgaged $29,000 00
Value of buildings thereon 37,500 00
Amount of insurance held as collateral 35,900 00

EXPENDITURES.

Cash paid for fire losses	$16,138 34	
Deduct salvage and re-insurance	23 50	
Net cash paid for fire losses		$16,114 84
Cash paid for marine and inland losses	$3,891 17	
Deduct salvage and re-insurance	141 10	
Net cash paid for marine and inland losses		3,750 07
Cash paid for commissions and brokerage		5,697 69
for salaries of officers and employés		8,390 68
for State and local taxes		1,260 60
for interest on borrowed money		28 11
for incidental expenses		6,033 87
Gross Cash Expenditures		$41,275 86

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$4,615,540 71	$39,777 15
written during during 1878	3,920,991 98	23,849 43
Total	$8,536,532 69	$63,626 58
Deduct risks expired and terminated	5,244,826 05	41,257 09
In force at end of year	$3,291,706 64	$22,369 49
Deduct amount re-insured	209,729 59	1,306 63
Net amount in force	$3,081,977 05	$21,062 86
Marine risks written during 1878	$8,213,096 20	$9,941 10
Deduct risks expired and terminated	8,181,081 61	9,553 35
In force at end of year	$32,014 59	$387 75

MISCELLANEOUS.

Premiums received from organization of company	$89,338 34
Losses paid from organization of company	39,987 18
Fire losses incurred during the year	12,206 75
Marine and inland losses incurred during the year	3,882 53
Company's stock owned by directors	77,000 00

NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, $500,000.

HENRY A. HOWE, *President.* *Secretary*, PETER NOTMAN.

Office, No. 201 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$900,000 00	$955,250 00
Jersey City bonds	8,000 00	8,640 00
District of Columbia bonds	10,000 00	7,900 00
	$918,000 00	$971,790 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Central Railroad of New Jersey bonds Lehigh and Wilkesbarre indorsed bonds	$122,100 00	$100,000 00
Chesapeake and Ohio R.R. guar. bonds	50,000 00	25,000 00
202 shares Del., Lack., and W. R.R. 116 " New Jersey Zinc Company 15 " Warren Railroad Buffalo, B., and Pitts. R.R. bonds	23,050 00	18,500 00
Central Railroad of New Jersey bonds 50 shares Central R.R. of New Jersey	3,680 00	1,200 00
20 " First Nat'l Bank, Stamford 6 " N. Y., N. H., and H. R.R. United States bond, $500	4,400 00	3,000 00
7 shares Nat'l Bank of Commerce, N.Y. Augusta city bond, $1,000	1,800 00	1,300 00
40 shares Lorillard Insurance Company	900 00	600 00
	$205,930 00	$149,600 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$23,500 00	
Loans on mortgage of real estate (first liens*),	104,000 00	
Interest due or accrued thereon	3,727 50	
Stocks, bonds, etc., as per schedule	971,790 00	
Loans on collateral security, as per schedule	149,600 00	
Cash in the office of the company	862 00	
deposited in bank	14,012 00	
Interest due or accrued thereon	7,136 50	
Premiums in course of collection (net)	55,022 00	
Gross Assets		$1,329,650 00
Deduct special deposits in other States		25,000 00
Balance		$1,304,650 00

Liabilities.

Losses adjusted, unpaid claimed and reported	$30,334 00	
disputed or resisted	15,385 00	
Unearned premiums on outstanding risks	323,183 00	
Dividends to stockholders, unpaid	236 00	
State and local taxes	5,500 00	
Gross Liabilities, except Capital	$374,638 00	
Deduct liabilities on special deposits	4,600 00	
		370,038 00
Surplus as regards Policy-holders		$934,612 00
Paid-up Capital		500,000 00
Surplus over Capital		$434,612 00

* Value of lands mortgaged $115,500 00
Value of buildings thereon 100,000 00
Amount of insurance held as collateral 83,250 00

Income.

Cash received for fire premiums	$527,849 00	
Deduct re-insurance and return premiums	73,102 00	
Net cash received for fire premiums		$454,747 00
Interest received on mortgages		7,750 00
Interest and dividends received from all other sources		61,293 00
Income from sale of securities		8,650 00
Gross Cash Income		$532,440 00

Expenditures.

Cash paid for fire losses	$273,491 00	
Deduct salvage and re-insurance	20,478 00	
Net cash paid for fire losses		$253,013 00
Cash dividends paid		54,869 00
Cash paid for commissions and brokerage		75,798 00
for salaries of officers and employés		58,376 00
for State and local taxes		15,217 00
for incidental expenses		68,288 00
Gross Cash Expenditures		$525,561 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$62,947,538 00	$675,801 00
written during 1878	60,605,387 00	526,234 47
Total	$123,552,925 00	$1,202,035 47
Deduct risks expired and terminated	54,745,225 00	530,238 41
In force at end of year	$68,807,700 00	$671,797 06
Deduct amount re-insured	1,666,852 00	31,789 55
Net amount in force	$67,140,848 00	$640,007 51

Miscellaneous.

Premiums received from organization of company	$10,697,199 00
Losses paid from organization of company	6,057,119 00
Cash dividends declared from organization of company	1,459,000 00
Dividends declared during the year (11 per cent)	55,000 00
Fire losses incurred during the year	231,884 00
Company's stock owned by directors	217,150 00

NORTHERN INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

PAID-UP CAPITAL, $250,000.

G. LORD, *President.* *Secretary*, A. H. WRAY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds	$65,200 00	$69,554 62
Clayton and Theresa Railroad bonds	10,000 00	10,000 00
Keokuk and Des Moines Railroad bonds	4,000 00	4,000 00
Utica, Clinton, and Binghamton R.R. bonds	1,000 00	1,000 00
Carthage, Watertown, and S. H. R.R. bonds	1,000 00	1,000 00
Manistee city bonds	400 00	400 00
Rome, Watertown, and O. Railroad bonds	14,000 00	14,000 00
	$95,600 00	$99,954 62

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Davis Sewing Machine Company bonds	$12,000 00	$9,741 72
80 shares Merchants' Bank, Watertown	5,600 00	6,000 00
60 " Watertown Steam Engine Company,	4,500 00	
50 " Jefferson County Bank	6,000 00	5,500 00
Mortgage on city property	324 05	
Bond and mortgage	1,000 00	900 00
	$29,424 05	$22,141 72

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate		$42,957 00
Loans on mortgage of real estate (first liens*),		143,281 45
Interest due or accrued thereon		5,464 67
Stocks, bonds, etc., as per schedule		99,954 62
Loans on collateral security, as per schedule		22,141 72
Cash in the office of the company		1,900 89
deposited in various banks		67,748 01
Interest due and accrued		303 26
Premiums in course of collection (gross)		26,545 82
Rents due and accrued		169 23
Office furniture	$2,000 00	
Claim against bankrupt bank	774 00	
Gross Assets		$410,466 67

LIABILITIES.

Losses adjusted, unpaid	$13,820 26
claimed and reported	3,200 00
disputed or resisted	2,100 00
Unearned premiums on outstanding risks	84,529 42

* Value of lands mortgaged $167,638 00
Value of buildings thereon 120,262 00
Amount of insurance held as collateral . . . 96,210 00

State and local taxes	$1,834 16	
Commissions and brokerage	1,855 83	
Gross Liabilities, except Capital		$107,339 67
Surplus as regards Policy-holders		$303,127 00
Paid-up Capital		250,000 00
Surplus over Capital		$53,127 00

Income.

Cash received for fire premiums	$190,065 83	
Deduct re-insurance and return premiums	31,919 44	
Net cash received for fire premiums		$158,146 39
Interest received on bonds and mortgages		19,800 88
Interest and dividends received from all other sources		1,988 94
Income from rents and gold premiums		835 77
Gross Cash Income		$180,771 98

Expenditures.

Cash paid for fire losses	$76,550 12	
Deduct salvage and re-insurance	2,013 36	
Net cash paid for fire losses		$74,536 76
Cash paid for commissions and brokerage		26,119 16
for salaries of officers and employés		15,317 97
for State and local taxes		4,513 76
for incidental expenses		11,861 82
Gross Cash Expenditures		$132,349 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,945,756 09	$146,267 55
written during 1878	15,061,912 92	194,065 83
Total	$25,007,669 01	$340,333 38
Deduct risks expired and terminated	12,712,442 33	169,269 50
In force at end of year	$12,295,226 68	$171,063 88
Deduct amount re-insured	289,561 08	5,275 76
Net amount in force	$12,005,665 60	$165,788 12

Miscellaneous.

Premiums received from organization of company	$1,021,187 72
Losses paid from organization of company	671,193 24
Cash dividends declared from organization of company	10,000 00
Fire losses incurred during the year	84,514 58
Company's stock owned by directors	90,400 00

NORTH-WESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

PAID-UP CAPITAL, $600,000.

ALEXANDER MITCHELL, *President.* *Secretary*, JOHN P. MCGREGOR.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$360,000 00	$394,350 00
Mil. and St. Paul R.R. bonds, 1st mort., 8s	15,000 00	18,000 00
Chic., Mil., and St. P. R.R. bonds, 1st mort., 7s,	40,000 00	42,400 00
Milwaukee Iron Company's bonds	20,000 00	10,000 00
Milwaukee city water bonds	150,000 00	165,000 00
	$585,000 00	$629,750 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$151,000 00	
Interest due or accrued thereon	2,013 33	
Stocks, bonds, etc., as per schedule	629,750 00	
Cash in the office of the company	5,383 31	
deposited in Wisconsin Fire and Marine Insurance Company's bank	100,918 47	
Interest due and accrued	1,216 67	
Premiums in course of collection (gross)	29,259 04	
Salvages	1,299 67	
Due from insurance companies	481 96	
Board of Trade certificates	455 00	
Gross Assets		$921,777 45

LIABILITIES.

Losses adjusted, unpaid	$3,035 35	
claimed and reported	17,870 00	
disputed or resisted	6,375 00	
Unearned premiums on outstanding risks	145,223 42	
Commissions and brokerage	4,679 11	
Due insurance companies	1,660 78	
Gross Liabilities, except Capital		178,843 66
Surplus as regards Policy-holders		742,933 79
Paid-up Capital		600,000 00
Surplus over Capital		142,933 79

INCOME.

Cash received for fire premiums	$256,779 07	
Deduct re-insurance and return premiums	18,881 82	
Net cash received for fire premiums		$237,897 25

* Value of lands mortgaged $291,000
Value of buildings thereon 145,500
Amount of insurance held as collateral 118,600

Cash received for marine and inland premiums,	$57,798 42	
Deduct re-insurance and return premiums	1,652 26	
Net cash received for marine and inland prems.		$56,146 16
Unpaid premium notes received during the year	$30 00	
Interest received on bonds and mortgages		12,080 00
Interest and dividends received from all other sources		33,370 37
Gross Cash Income		$339,493 78

EXPENDITURES.

Cash paid for fire losses	$99,693 62	
Deduct salvage and re-insurance	50 88	
Net cash paid for fire losses		99,642 74
Cash paid for marine and inland losses	$30,758 19	
Deduct salvage and re-insurance	688 13	
Net cash paid for marine and inland losses		30,070 06
Cash dividends paid		36,000 00
Cash paid for commissions and brokerage		40,129 76
for salaries of officers and employés		26,034 97
for State and local taxes		9,378 02
for incidental expenses		28,919 87
Gross Cash Expenditures		$270,175 42

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$25,343,595 00	$294,068 30
written during 1878	28,493,917 00	256,779 07
Total	$53,837,512 00	$550,847 37
Deduct risks expired and terminated	30,322,742 00	270,323 13
In force at end of year	$23,514,770 00	$280,524 24
Deduct amount re-insured	325,875 00	2,457 39
Net amount in force	$23,188,895 00	$278,066 85
Marine risks outstanding Dec. 31, 1877	$170,000 00	$3,400 00
written during 1878	9,143,518 00	57,798 42
Total	$9,313,518 00	$61,198 42
Deduct risks expired and terminated	9,063,518 00	56,198 42
In force at end of year	$250,000 00	$5,000 00

MISCELLANEOUS.

Premiums received from organization of company	$3,339,044 53
Losses paid from organization of company	1,877,694 16
Cash dividends declared from organization of company	216,000 00
Dividends declared during the year (6 per cent)	36,000 00
Fire losses incurred during the year	104,176 54
Marine and inland losses incurred during the year	31,526 06
Company's stock owned by directors	345,000 00

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, $500,000.

SELDEN C. PRESTON, *President.* *Secretary*, GEORGE W. LESTER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
504 shares American Nat'l Bank, Hartford	$25,200 00	$30,744 00
120 " Ætna National Bank, Hartford	12,000 00	13,800 00
130 " Charter Oak Nat'l Bank, Hartford,	13,000 00	16,900 00
100 " Farm. and Mech. Nat'l B'k, H'f'd,	10,000 00	11,400 00
119 " Mercantile Nat'l Bank, Hartford	11,900 00	14,399 00
62 " Phœnix National Bank, Hartford	6,200 00	9,424 00
182 " Exchange Nat'l Bank, Hartford	9,100 00	12,012 00
124 " City National Bank, Hartford	12,400 00	9,300 00
324 " Hartford Nat'l Bank, Hartford	32,400 00	48,600 00
75 " Metropolitan Nat'l Bank, N.Y.	7,500 00	8,775 00
100 " Conn. Trust and Safe Dep. Co., H'f'd,	10,000 00	6,200 00
247 " N. Y., N. H., and Hartford R.R.	24,700 00	38,779 00
400 " Cleveland and Pittsburg Railroad	20,000 00	16,600 00
Indiana Central Railroad Co. bonds, 10s	10,000 00	11,000 00
Indianap. and Cin. R.R. Co. bonds, 1858, 7s	11,000 00	10,340 00
County of Peoria (Ill.) bonds, 8s	5,000 00	5,500 00
Fifth School Dist. (E. Windsor, Ct.) bonds, 7s,	10,000 00	11,000 00
Town of Pawtucket (R.I.) bonds, 7s	25,000 00	28,750 00
City of New Brunswick (N.J.) bonds, 6s	10,000 00	10,500 00
City of Evansville (Ind.) bonds, 7s	15,000 00	15,000 00
Atlantic Dock Company bonds, 7s	9,000 00	9,450 00
Ninth School Dist. (Windsor, Ct.) bonds, 8s,	3,000 00	3,300 00
Town of Norwich (Ct.) bonds, 7s	60,000 00	69,000 00
City of Lockport (N.Y.) bonds, 7s	10,000 00	11,000 00
City of Washington (Ind.) school bonds, 8s	15,000 00	16,500 00
City of Indianapolis (Ind.) bonds, 6s	20,000 00	20,000 00
County of Macon (Ill.) bonds, 8s	4,000 00	4,000 00
United States bonds, 1881, 6s (coupons)	10,000 00	10,650 00
	$411,400 00	$472,923 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
5 shares Ætna National Bank, Hartford	$575 00	$300 00
25 " National Fire Ins. Co., Hartford	3,425 00	600 00
25 " Adams Express Company	2,650 00	1,625 00
30 " Ætna Life Ins. Co., Hartford	3,750 00	1,200 00
2 " Ætna Fire Ins. Co., Hartford	426 00	1,880 00
15 " American Nat'l Bank, Hartford	915 00	
5 " Charter Oak Nat'l Bank, Hartford,	650 00	
3 " First National Bank, Hartford	273 00	

388 shares Willimantic Linen Company	$25,608 00	$20,000 00
1 first mortgage bond	1,000 00	900 00
	$39,272 00	$26,505 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$26,767 31	
Loans on mortgage of real estate (first liens*),	167,000 00	
Interest due or accrued thereon	2,736 68	
Stocks, bonds, etc., as per schedule	472,923 00	
Loans on collateral security, as per schedule	26,505 00	
Cash in the office of the company	1,114 92	
deposited in American National bank	55,097 78	
Interest due and accrued	8,330 15	
Premiums in course of collection (net)	27,066 72	
Gross Assets		$787,541 56

Liabilities.

Net amount of unpaid losses	$17,776 37	
Unearned premiums on outstanding risks	141,112 19	
Gross Liabilities, except Capital		158,888 56
Surplus as regards Policy-holders		$628,653 00
Paid-up Capital		500,000 00
Surplus over Capital		$128,653 00

Income.

Cash received for fire premiums	$251,469 58	
Deduct re-insurance and return premiums	24,740 78	
Net cash received for fire premiums		$226,728 80
Interest received on mortgages		11,418 96
Interest and dividends received from all other sources		36,963 34
Gross Cash Income		$275,111 10

Expenditures.

Cash paid for fire losses	$113,132 25
Cash dividends paid	55,000 00
Cash paid for commissions and brokerage	34,466 23
for salaries of officers and employés	19,716 76
for State and local taxes	6,098 03
for incidental expenses	19,844 20
Gross Cash Expenditures	$248,257 47

* Total value of property mortgaged $407,490 00
Amount of insurance held as collateral . . . 158,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$22,891,212 00	$288,882 64
written during 1878	22,144,884 00	251,469 58
Total	$45,036,096 00	$540,352 22
Deduct risks expired, terminated, and reinsured	21,906,798 00	265,061 20
Net amount in force	$23,129,298 00	$275,291 02

Miscellaneous.

Premiums received from organization of company	$2,332,703 18
Losses paid from organization of company	1,205,995 84
Cash dividends declared from organization of company	295,000 00
Dividends declared during the year (11 per cent)	55,000 00
Fire losses incurred during the year	121,412 18
Company's stock owned by directors	56,600 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

Eugene Dutilh, *President.* *Secretary*, Charles Irving.

Office, No. 41 Wall Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$200,000 00	$214,562 50
Sandy Hook Quarantine and City Island Telegraph Company, stock	1,000 00	1,000 00
	$201,000 00	$215,562 50

Securities held as collateral for cash loans: —

	Loaned thereon.
Bill of sale and policy of insurance on pilot boat	$250 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate		$350,029 18
Stocks, bonds, etc., as per schedule		215,562 50
Loans on collateral security, as per schedule		250 00
Cash deposited in various banks		56,697 68
Premiums in course of collection (gross)		58,096 30
Notes taken for marine and inland risks		361,992 97
Unsettled accounts		3,500 00
Company's own scrip	$77,142 00	
Gross Assets		$1,046,128 63

Liabilities.

Losses claimed and reported	$103,308 00	
disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	113,571 23	
Unpaid scrip ordered to be redeemed	1,210 00	
Interest due or accrued on scrip	8,586 05	
Commissions and brokerage	6,426 69	
Re-insurance due	5,609 25	
Gross Liabilities, except Scrip		$243,711 22
Surplus as regards Policy-holders		$802,417 41
Scrip outstanding, not ordered to be redeemed		*593,528 00
Surplus over Scrip		$208,889 41

Income.

Cash received for marine and inland premiums,	$689,911 02	
Deduct re-insurance and return premiums	177,687 32	
Net cash received for marine and inl'd prems.		$512,223 70
Interest and dividends received from all sources		11,472 44
Income from rents		7,400 25
Gross Cash Income		$531,096 39

Expenditures.

Cash paid for marine and inland losses	$918,913 24	
Deduct salvage and re-insurance	254,623 59	
Net cash paid for marine and inland losses		$664,289 65
Interest paid scripholders		848 90
Cash paid for commissions and brokerage		35,779 55
for salaries of officers and employés		43,736 37
for State and local taxes		11,323 28
for incidental expenses		16,216 69
Gross Cash Expenditures		$772,194 44

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$17,310,813 00	$130,707 06
written during 1878	100,041,381 00	658,801 48
Total	$117,352,194 00	$789,508 54
Deduct risks expired and terminated	98,925,236 00	675,937 31
In force at end of year	$18,426,958 00	$113,571 23

Miscellaneous.

Marine and inland losses incurred during the year	$625,548 00

* Not including $77,142 held by company.

PACIFIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

PAID-UP CAPITAL, $200,000.

THOMAS F. JEREMIAH, *President.* *Secretary*, WILLIAM A. BUTLER.

Office, No. 470 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.	Loaned thereon.
United States bonds	$375,000 00	$415,337 50	
Securities held as collateral for cash loans:—			
42 shares Marine National Bank		$3,780 00	
40 " Mechanics' Bank of Brooklyn		3,400 00	
50 " Brooklyn Trust Company		1,500 00	$8,000 00
5 " Amity Fire Insurance Company		275 00	
Chicago and No.-Western R.R. mort. bonds		1,050 00	
New York Mutual Insurance Company scrip		130 00	
100 shares Pacific Bank		6,500 00	3,500 00
40 " Stuyvesant Fire Insurance Co.		1,300 00	3,500 00
100 " American Express Company		4,600 00	
20 " Importers' and Traders' Bank		3,800 00	
20 " Chatham Bank		500 00	2,975 00
30 " Importers' and Traders' Ins. Co.		1,575 00	
18 " Importers' and Traders' Ins. Co.		945 00	600 00
30 " Star Fire Insurance Company		3,450 00	2,700 00
40 " St. Nicholas National Bank		2,600 00	2,000 00
10 " Merchants' Fire Insurance Co.		750 00	500 00
10 " Merchants' Fire Insurance Co.		750 00	500 00
10 " Peoples' Fire Insurance Company		575 00	400 00
2 " Eighth Avenue Railroad Company		350 00	200 00
		$37,830 00	$24,875 00

SUMMARY OF ASSETS, DEC, 31, 1878.

Cash value of unencumbered real estate	$70,000 00	
Loans on mortgage of real estate (first liens*)	167,650 00	
Interest due or accrued thereon	2,679 41	
Stocks, bonds, etc., as per schedule	415,337 50	
Loans on collateral security, as per schedule	24,875 00	
Cash in the office of the company	5,425 12	
deposited in Pacific Bank	10,155 86	
Interest due and accrued	6,607 65	
Premiums in course of collection (net)	3,123 04	
Premiums more than 3 months due, $653 70		
Gross Assets		$705,853 58

* Value of lands mortgaged $169,000 00
Value of buildings thereon 160,500 00
Amount of insurance held as collateral . . . 143,500 00

Liabilities.

Losses claimed and reported	$2,150 00	
disputed or resisted	2,400 00	
Unearned premiums on outstanding risks	71,125 55	
State and local taxes	4,046 00	
Gross Liabilities, except Capital		$79,721 55
Surplus as regards Policy-holders		$626,132 03
Paid-up Capital		200,000 00
Surplus over Capital		$426,132 03

Income.

Cash received for fire premiums	$137,068 43	
Deduct re-insurance and return premiums	11,746 26	
Net cash received for fire premiums		$125,322 17
Interest received on mortgages		12,588 86
Interest and dividends received from all other sources		18,813 18
Income from rents		2,549 98
Gross Cash Income		$159,274 19

Expenditures.

Cash paid for fire losses	$38,277 60
Cash dividends paid	60,000 00
Cash paid for commissions and brokerage	15,850 90
for salaries of officers and employés	26,650 00
for State and local taxes	2,858 73
for rent and incidentals	10,278 88
Gross Cash Expenditures	$153,916 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$26,643,881 00	$163,289 92
written during 1878	25,492,718 00	138,902 82
Total	$52,136,599 00	$302,192 74
Deduct risks expired and terminated	27,791,217 00	163,150 22
In force at end of year	$24,345,382 00	$139,042 52
Deduct amount re-insured	168,500 00	905 01
Net amount in force	$24,176,882 00	$138,137 51

Miscellaneous.

Premiums received from organization of company	$3,153,158 00
Losses paid from organization of company	1,366,358 00
Cash dividends declared from organization of company	958,000 00
Dividends declared during the year (30 per cent)	60,000 00
Fire losses incurred during the year	39,128 00
Company's stock owned by directors	54,450 00

PACIFIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated 1854. Commenced business Jan. 10, 1855.]

HORACE J. MOODY, *President.* *Secretary*, WILLOUGHBY POWELL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$318,000 00	$334,640 00
Delaware and Hudson Canal Co. reg'd bonds	10,000 00	9,700 00
100 shares American Exchange National Bank,	10,000 00	10,000 00
50 " National Bank of Commerce	5,000 00	5,800 00
Commercial Mutual Insurance Company scrip	130 00	800 00
New York Mutual Insurance Company scrip	70 00	
Atlantic Mutual Insurance Company scrip	670 00	
Delaware Mutual Safety Insurance Co. scrip	90 00	
S. H. Quarantine and City Island tel. stock	1,000 00	900 00
	$344,960 00	$361,840 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States Life Insurance Company scrip	$4,300 00	42,500 00
200 shares United States Life Insurance Co.	14,900 00	
40 " United States Trust Company	13,040 00	
100 " Broadway Bank	5,175 00	
30 " Guardian Fire Insurance Company,	2,160 00	
38 " Importers' and Traders' Ins. Co.	2,128 00	
88 " Manhattan Company	5,764 00	
25 " People's Bank	843 75	
50 " Guardian Fire Insurance Company,	3,600 00	61,000 00
20 " Nassau Fire Insurance Company	1,900 00	
10 " Union Ferry Company	1,160 00	
575 " Fourth National Bank	55,200 00	
100 " Central National Bank	9,000 00	
40 " German American Bank	2,700 00	
40 " Yonkers Gas Light Company	1,800 00	1,000 00
Virginia Consols	10,625 00	13,500 00
Virginia Coupons	6,167 70	
	$140,463 45	$118,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$361,840 00	
Loans on collateral security, as per schedule	118,000 00	
Cash in the office of the company	1,193 62	
deposited in various banks	121,836 23	
Interest due and accrued	200 00	
Premiums in course of collection (net)	30,639 16	
Notes taken for marine and inland risks	41,877 24	
Miscellaneous	2,768 27	
Gross Assets		$678,354 52

Liabilities.

Net amount of unpaid losses	$141,800 00	
Unearned premiums on outstanding risks	91,706 95	
Unpaid scrip ordered to be redeemed	12,677 00	
Interest due or accrued on scrip	13,983 24	
Due and accrued for rent	700 00	
Return premiums and re-insurance	5,588 14	
Gross Liabilities, except Scrip		$266,455 33
Surplus as regards Policy-holders		$411,899 19
Scrip outstanding, not ordered to be redeemed		*583,630 00
Impairment of Scrip reserve		†$171,730 81

Income.

Cash received for marine and inland premiums,	$797,404 56	
Deduct re-insurance and return premiums	193,043 10	
Net cash received for marine and inl'd premiums,		$604,361 46
Interest and dividends received from all sources		28,359 59
Gross Cash Income		$632,721 05

Expenditures.

Cash paid for marine and inland losses	$642,883 10	
Deduct salvage and re-insurance	97,296 46	
Net cash paid for marine and inland losses		$545,586 64
Interest paid scripholders		451 08
Cash paid for commissions and brokerage		40,916 13
for salaries of officers and employés		42,185 71
for State and local taxes		8,841 87
for incidental expenses		49,364 19
Gross Cash Expenditures		$687,345 62

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$5,597,778 00	$81,375 69
written during 1878	90,892,036 00	790,132 84
Total	$96,489,814 00	$871,508 53
Deduct risks expired and terminated	90,881,549 00	779,801 58
In force at end of year	$5,608,265 00	$91,706 95
Deduct amount re-insured	116,450 00	2,768 27
Net amount in force	$5,491,815 00	$88,938 68

* Not including $118,181 held by company.

† Jan. 3, 1879, 30 per cent of outstanding scrip was cancelled, leaving the surplus over scrip, exclusive of the amount held by the company, $3,358.19.

MISCELLANEOUS.

Premiums received from organization of company	$16,627,409 35
Losses paid from organization of company	10,157,811 94
Marine and inland losses incurred during the year	592,200 00

PARK FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $200,000.

WILLIAM JAFFREY, *President.* *Secretary*, WILLIAM VALENTINE.

Office, No. 170 Broadway.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$312,750 00	
Cash deposited in National Broadway Bank	5,556 97	
Interest due and accrued	6,787 50	
Premiums in course of collection (gross)	4,800 28	
Premiums more than 3 months due. $837 26		
Gross Assets		$329,894 75

LIABILITIES.

Losses adjusted, unpaid	$50 00	
disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	25,130 27	
State and local taxes	567 09	
Commissions and brokerage	845 63	
Rent	750 00	
Gross Liabilities, except Capital		28,342 99
Surplus as regards Policy-holders		$301,551 76
Paid-up Capital		200,000 00
Surplus over Capital		$101,551 76

INCOME.

Cash received for fire premiums	$53,811 43	
Deduct re-insurance and return premiums	5,082 69	
Net cash received for fire premiums		$48,728 74
Interest and dividends received from all sources		15,304 56
Gross Cash Income		$64,033 30

EXPENDITURES.

Cash paid for fire losses	$14,431 04
Cash dividends paid	24,000 00
Cash paid for commissions and brokerage	6,826 01
for salaries of officers and employés	11,025 01
for State and local taxes	267 92
for incidental expenses	6,975 53
Gross Cash Expenditures	$63,525 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,714,466 00	$52,202 46
written during 1878	11,932,698 34	54,710 04
Total	$20,647,164 34	$106,912 50
Deduct risks expired and terminated	12,587,418 57	56,261 88
In force at end of year	$8,059,745 77	$50,650 62
Deduct amount re-insured	351,246 00	711 15
Net amount in force	$7,708,499 77	$49,939 47

Miscellaneous.

Premiums received from organization of company	$2,250,099 55
Losses paid from organization of company	1,103,355 08
Cash dividends declared from organization of company	630,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	9,978 82
Company's stock owned by directors	52,400 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

Paid-up Capital, $400,000.

John Devereux, *President.* *Secretary*, William G. Crowell.

Office, No. 510 Walnut Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$250,000 00	$267,700 00
Philadelphia city loan	96,350 00	106,123 50
250 shares Phila., Wil., and Balt. R.R. Co.	12,500 00	16,125 00
Phila., Wil., and Balt. R.R. Co. loans, 6s.	10,000 00	10,500 00
Pennsylvania Railroad Company loan	49,000 00	49,605 00
Philadelphia and Reading Railroad loan	37,500 00	36,750 00
Delaware Railroad Company loan, 6s	15,000 00	15,900 00
Philadelphia and Erie Railroad Co. loan, 6s	25,000 00	26,000 00
North Pennsylvania Railroad Company loan, 6s,	40,000 00	43,600 00
Lehigh Valley Railroad loan, 6s	55,000 00	57,915 00
Harrisburg, Mount Joy, &c., Railroad loan, 6s	20,000 00	21,400 00
Elmira and Williamsport Railroad loan, 7s	25,000 00	27,000 00
West Jersey Railroad loan, 7s	10,000 00	10,300 00
Pennsylvania and N. Y. C. and R.R. Co. loan,	24,000 00	27,120 00
United Companies of New Jersey loan, 6s	60,000 00	61,800 00
Southern Central Railroad loan	20,000 00	20,000 00
West Pennsylvania Railroad loan	4,000 00	3,600 00
The Car Trust of Pennsylvania	19,000 00	18,810 00

The Empire Car Trust	$40,000 00	$38,800 00
American Steamship Company loan	15,000 00	12,375 00
Schuylkill Navigation Company loan	17,760 00	12,222 00
Lehigh Coal and Navigation Company loan	49,000 00	48,160 00
Chesapeake and Delaware Canal Co. loan	10,000 00	7,000 00
Delaware Division Canal Company loan	20,000 00	14,000 00
Phila. and Reading Coal and Iron Co. loan	20,000 00	12,000 00
Pennsylvania state loan, 6s	1,500 00	1,650 00
Harrisburg city loan, 6s	18,000 00	18,540 00
St. Louis city loan, 6s	25,000 00	25,375 00
Delaware state loan, 6s	13,000 00	13,650 00
New Jersey state loan, 6s	8,000 00	8,320 00
Camden county loan, 6s	15,000 00	15,600 00
Cincinnati city loan	60,000 00	63,770 00
Pittsburg city loan, 7s	60,000 00	61,500 00
Newark city loan, 7s	20,000 00	22,950 00
200 shares Philadelphia Bank	20,000 00	31,200 00
20 shares Manayunk Gas Company	1,000 00	1,000 00
	$1,185,610 00	$1,228,360 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
6 shares Insurance Company State of Penn.	$1,680 00	$1,000 00
100 shares Pennsylvania Railroad Company	3,250 00	1,200 00
	$4,930 00	$2,200 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$97,515 72	
Loans on mortgage of real estate (first liens*),	384,007 00	
Interest due or accrued thereon	11,879 50	
Stocks, bonds, etc., as per schedule	1,228,360 50	
Loans on collateral security, as per schedule	2,200 00	
Cash in the office of the company	6,048 62	
deposited in Philadelphia National Bank,	47,463 68	
Premiums in course of collection (gross)	77,763 02	
Gross Assets		$1,855,238 04
Deduct special deposits in other States		21,350 00
Balance		$1,833,888 04

Liabilities.

Losses adjusted, unpaid	$45,000 00
Unearned premiums on outstanding risks	313,954 81
Reclaimable on perpetual fire policies	404,070 35

* Total value of property mortgaged $1,000,500 00
Amount of insurance held as collateral . . . 246,767 00

State and local taxes	$2,000 00	
Commissions and brokerage	20,000 00	
Gross Liabilities, except Capital	$785,025 16	
Deduct liabilities on special deposits	6,675 50	
		$778,349 66
Surplus as regards Policy-holders		$1,055,538 38
Paid-up Capital		400,000 00
Surplus over Capital		$655,538 38

Income.

Cash received for fire premiums	$557,903 75	
Deduct re-insurance and return premiums	51,072 76	
Net cash received for fire premiums		$506,830 99
Interest received on mortgages		21,359 92
Interest and dividends received from all other sources		72,853 30
Income from rents		250 00
Income from perpetual insurance		307 66
Deposits received for perpetual fire risks	$13,188 56	
Gross Cash Income		$601,601 87

Expenditures.

Cash paid for fire losses		$245,150 72
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		77,568 01
for salaries of officers and employés		73,347 71
for State and local taxes		16,015 89
for incidental expenses		14,602 03
Deposits returned on perpetual fire risks	$6,719 23	
Gross Cash Expenditures		$466,684 36

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$47,053,864 00	$632,974 46
written during 1878	49,357,497 00	557,903 75
Total	$96,411,361 00	$1,190,878 21
Deduct risks expired and terminated	47,714,132 00	573,921 00
In force at end of year	$48,697,229 00	$616,957 21
Deduct amount re-insured	769,361 00	8,445 99
Net amount in force	$47,927,868 00	$608,511 22
Perpetual risks in force	$16,297,444 00	

MISCELLANEOUS.

Premiums received from organization of company	$7,299,801 00
Losses paid from organization of company	5,204,215 00
Cash dividends declared from organization of company	1,939,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	252,150 72
Company's stock owned by directors	65,100 00

PEOPLE'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1866. Commenced business Oct. 11, 1867.]

PAID-UP CAPITAL, $300,000.

JOHN M. RANDALL, *President.* *Secretary*, J. H. LINDSLEY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$106,500 00
Essex county bonds	9,000 00	9,900 00
	$109,000 00	$116,400 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
American Trust Company stock	–	$1,875 00
Newark and Irvington Railroad bonds	$3,500 00	2,000 00
Merchants' National Bank stock	1,750 00	1,800 00
Newark Gas Light Company stock	1,200 00	
American Trust Company stock	–	1,200 00
Mechanics' National Bank stock	900 00	
Newark City Ice Company stock	11,775 00	
American Trust Company stock	–	15,000 00
Essex County Bank stock	6,000 00	
First mortgage on property in Brooklyn	2,200 00	2,000 00
		$23,875 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$156,259 86	
Loans on mortgage of real estate (first liens*),	132,912 97	
Interest due or accrued thereon	3,371 58	
Stocks, bonds, etc., as per schedule	116,400 00	
Loans on collateral security, as per schedule	23,875 00	
Cash in the office of the company	6,029 98	
deposited in First National Bank	32,965 80	
Interest due and accrued	1,477 14	
Premiums in course of collection (gross)	28,885 54	
Rents due and accrued	863 00	
Gross Assets		$503,040 87

* Value of lands mortgaged $140,000 00
Value of buildings thereon 137,300 00
Amount of insurance held as collateral 132,700 00

Liabilities.

Losses adjusted, unpaid	$16,293 25	
claimed and reported	6,426 90	
disputed or resisted	4,800 00	
Unearned premiums on outstanding risks	114,812 78	
Commissions and brokerage	2,500 00	
Gross Liabilities, except Capital and Scrip,		$144,832 93
Surplus as regards Policy-holders		$358,207 94
Paid-up Capital	$300,000 00	
Scrip outstanding, not ordered to be redeemed,	899 00	
		300,899 00
Surplus over Capital and Scrip		$57,308 94

Income.

Cash received for fire premiums	$237,324 09	
Deduct re-insurance and return premiums	27,310 86	
Net cash received for fire premiums		$210,013 23
Interest received on bonds and mortgages		17,473 42
Interest and dividends received from all other sources		2,493 12
Income from rents		7,381 44
Taxes refunded		808 66
Gross Cash Income		$238,169 87

Expenditures.

Cash paid for fire losses	$149,797 15	
Deduct salvage and re-insurance	5,231 98	
Net cash paid for fire losses		$144,565 17
Cash dividends paid		27,000 00
Cash paid for commissions and brokerage		46,345 72
for salaries of officers and employés		13,696 87
for State and local taxes		8,522 74
for incidental expenses		11,978 04
Gross Cash Expenditures		$252,108 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$22,784,304 00	$265,677 84
written during 1878	20,425,679 00	246,387 82
Total	$43,209,983 00	$512,065 66
Deduct risks expired and terminated	23,025,998 00	273,862 63
In force at end of year	$20,183,985 00	$238,203 03
Deduct amount re-insured	445,336 00	6,123 57
Net amount in force	$19,738,649 00	$232,079 46

Miscellaneous.

Premiums received from organization of company	$2,103,866 48
Losses paid from organization of company	984,587 88

Cash dividends declared from organization of company	$118,220 00
Dividends declared during the year (9 per cent)	27,000 00
Fire losses incurred during the year	127,284 00
Company's stock owned by directors	135,800 00

PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N.J.

[Incorporated Feb. 25, 1861. Commenced business Feb. 10, 1865.]

PAID-UP CAPITAL, $300,000.

CHARLES SCOTT, *President.* *Secretary*, C. V. C. MURPHY.

Office, No. 121 East State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$137,000 00	$145,757 00
New Jersey state bonds	15,000 00	16,950 00
Jersey City bonds	25,000 00	27,792 00
Elizabeth city bonds	10,000 00	8,000 00
Mechanics' National Bank stock	7,500 00	9,600 00
United Railroad and Canal Co. of N. J. stock,	20,000 00	25,800 00
Pennsylvania Railroad Company stock	50,000 00	33,125 00
Central Railroad of New Jersey stock	10,000 00	3,300 00
Central Railroad of New Jersey bonds	1,000 00	825 00
	$275,500 00	$271,149 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Assaupink Improvement Company stock	$8,000 00	$3,000 00
Pennsylvania Railroad stock	4,422 00	9,000 00
First National Bank stock	6,760 00	
	$19,182 00	$12,000 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$13,144 59	
Loans on mortgage of real estate (first liens*),	253,450 00	
Interest due or accrued thereon	6,336 25	
Stocks, bonds, etc., as per schedule	271,149 00	
Loans on collateral security, as per schedule	12,000 00	
Cash in the office of the company	1,302 80	
deposited in various banks	29,636 20	
Interest due and accrued	680 00	
Premiums in course of collection (gross)	23,785 27	
Gross Assets		$611,484 11

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* Value of lands mortgaged $236,500 00
Value of buildings thereon 305,000 00
Amount of insurance held as collateral . . . 182,030 00

Liabilities.

Losses adjusted, unpaid	$7,767 68	
claimed and reported	13,880 75	
disputed or resisted	1,750 00	
Unearned premiums on outstanding risks	104,055 51	
Due and accrued for rent, salaries, etc.	343 16	
Commissions and brokerage	5,232 70	
Return premiums	3,963 41	
Gross Liabilities, except Capital		$136,993 21
Surplus as regards Policy-holders		$474,490 90
Paid-up Capital		300,000 00
Surplus over Capital		$174,490 90

Income.

Cash received for fire premiums	$169,608 77	
Deduct re-insurance and return premiums	14,278 39	
Net cash received for fire premiums		$155,330 38
Interest received on mortgages		15,235 75
Interest and dividends received from all other sources		15,761 12
Income from commissions		594 21
Gross Cash Income		$186,921 46

Expenditures.

Cash paid for fire losses	$100,443 47	
Deduct salvage and re-insurance	178 02	
Net cash paid for fire losses		$100,265 45
Cash dividends paid		21,000 00
Cash paid for commissions and brokerage		34,667 58
for salaries of officers and employés		11,046 67
for State and local taxes		4,793 94
for incidental expenses		8,955 17
Gross Cash Expenditures		$180,728 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,657,984 00	$243,207 32
written during 1878	15,549,677 00	166,271 60
Total	$34,207,661 00	$409,478 92
Deduct risks expired and terminated	16,882,232 00	196,185 58
In force at end of year	$17,325,429 00	$213,293 34

Miscellaneous.

Premiums received from organization of company	$1,237,278 70
Losses paid from organization of company	512,422 74
Cash dividends declared from organization of company	128,000 00
Dividends declared during the year	21,000 00
Fire losses incurred during the year	99,095 00
Company's stock owned by directors	146,650 00

PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

PAID-UP CAPITAL, $1,000,000.

STEPHEN CROWELL, *President.* *Secretary*, WILLIAM R. CROWELL.

Office, No. 12 Court Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,023,700 00	$1,075,413 00
Tennessee state bonds	45,000 00	16,200 00
North Carolina state bonds	10,000 00	1,500 00
Mississippi state certificates	20,000 00	20,000 00
Virginia state certificates	14,772 33	1,034 06
Kings county bonds, 6s	1,000 00	1,100 00
Brooklyn city bonds	21,000 00	23,400 00
Nassau Gas Light Co. certificates, Brooklyn,	17,000 00	17,000 00
900 shares Nassau Gas Light Co., Brooklyn,	22,500 00	12,600 00
300 " New York Mut'l Gas Light Co.	30,000 00	18,000 00
People's Gas Light Co. bonds, Brooklyn	57,000 00	57,000 00
590 shares People's Gas Light Co., Br'kl'n,	5,900 00	1,180 00
440 " Brooklyn Gas Light Company,	11,000 00	13,750 00
100 " New York Gas Light Co.	10,000 00	8,000 00
65 " Union Ferry Co., Brooklyn	6,500 00	9,750 00
1617 " Brooklyn City Railroad	16,170 00	25,872 00
80 " Commercial Bank, Brooklyn	4,800 00	3,360 00
13 " Merchants' Nat'l Bank, N.Y.	650 00	780 00
500 " Metropolitan Nat'l B'k, N.Y.	50,000 00	58,000 00
500 " Am. Exch. Nat'l Bank, N.Y.	50,000 00	50,500 00
200 " Fourth National Bank, N.Y.	20,000 00	20,000 00
75 " Nat'l B'k of the Republic, N.Y.	7,500 00	6,375 00
200 " Central National Bank, N.Y.	20,000 00	18,600 00
100 " Shoe and Leath. Nat'l B'k, N.Y.	10,000 00	10,600 00
100 " St. Nicholas National Bank	10,000 00	8,000 00
87 " Nat'l B'k of Commerce, N.Y.	8,700 00	10,266 00
250 " Mechanics' Bank of Brooklyn,	12,500 00	21,875 00
40 " Mechanics' Nat'l Bank, N.Y.	1,000 00	1,220 00
80 " City Bank of Brooklyn	4,000 00	10,000 00
Houston and Texas Railroad bonds	3,000 00	3,000 00
	$1,513,692 33	$1,524,375 06

Securities loaned as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn,	$1,110 00	$6,175 00
10 " Mechanics' Fire Ins. Co., Br'kl'n,	850 00	
40 " Mechanics' Bank, Brooklyn	3,500 00	
8 " Shoe and Leather Nat'l Bank	848 00	
10 " N. Y. Economical Printing Co.	1,500 00	1,000 00
60 " Manhattan Fire Ins. Co., N.Y.	6,720 00	5,500 00

130	shares	Union Trust Company, N.Y.	$15,600 00	
32	"	Shoe and Leather Nat'l B'k, N.Y.	3,392 00	$22,000 00
50	"	Lamar Fire Ins. Co., N.Y.	5,400 00	
50	"	Fireman's Trust Co., Brooklyn,	540 00	2,000 00
15	"	Market National Bank, N.Y.	1,650 00	
People's Gas Light Co. bonds, Brooklyn			15,000 00	11,700 00
40	shares	Long Island Bank, Brooklyn	2,600 00	2,500 00
20	"	Montauk Fire Ins. Co., Brooklyn,	1,110 00	
30	"	Standard Fire Ins. Co., N.Y.	1,800 00	1,200 00
7	"	Union Ferry Co., Brooklyn	1,050 00	700 00
Kings county bonds			5,500 00	4,000 00
8	shares	Home Fire Ins. Co., N.Y.	960 00	2,000 00
50	"	Hamilton Fire Ins. Co., N.Y.	1,275 00	
50	"	Chicago, Bur., and Quincy R.R.	5,000 00	4,000 00
5	"	Am. Exchange Fire Ins. Co.	500 00	400 00
30	"	Citizens' Bank, New York	750 00	
25	"	Hanover National Bank, N.Y.	2,500 00	3,000 00
5	"	Norwich and Worcester R.R. Co.	500 00	
100	"	N. Y. Mutual Gas Light Co.	6,000 00	10,000 00
80	"	Merchants' Ins. Co., N.Y.	5,400 00	
5	"	Chicago, Bur., and Quincy R.R.	500 00	200 00
			$91,555 00	$76,375 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$256,500 00	
Loans on mort. of real estate (first liens*),	218,750 00	
Interest due or accrued thereon	5,878 83	
Stocks, bonds, etc., as per schedule	1,524,375 06	
Loans on collateral security, as per schedule,	76,375 00	
Cash in the office of the company	559 65	
deposited in various banks	345,538 74	
Interest due and accrued	7,595 14	
Premiums in course of collection (gross)	198,710 29	
Notes taken for marine and inland risks	21,527 91	
Re-insurance due from other companies	22,113 48	
Salvage, wrecking-pumps, etc.	56,580 04	
Rents due and accrued	1,150 02	
Gross Assets		$2,735,654 16
Deduct special deposits in other States		207,500 00
Balance		$2,528,154 16

Liabilities.

Losses adjusted, unpaid	$14,081 00
claimed and reported	171,563 57
disputed or resisted	12,266 00
Unearned premiums on outstanding risks	796,730 31

* Value of lands mortgaged $138,650 00
Value of buildings thereon 281,100 00
Amount of insurance held as collateral 236,650 00

Due and accrued for rent	$2,750 00	
Commissions and brokerage	6,930 01	
Return premiums	10 91	
Gross Liabilities, except Capital	$1,004,331 80	
Deduct liabilities on special deposits	38,827 33	
		$965,504 47
Surplus as regards Policy-holders		$1,562,649 69
Paid-up Capital		1,000,000 00
Surplus over Capital		$562,649 69

INCOME.

Cash received for fire premiums	$1,159,901 82	
Deduct re-insurance and return premiums	104,583 56	
Net cash received for fire premiums		$1,055,318 26
Cash rec'd for marine and inland prems.	$1,102,496 87	
Deduct re-insurance and return premiums	302,228 09	
Net cash rec'd for marine and inl'd prems.		800,268 78
Unpaid premium notes received during the year	$21,527 91	
Interest received on mortgages		15,855 36
Interest and dividends received from all other sources		95,731 57
Income from wrecking tugs		1,137 09
Gross Cash Income		$1,968,311 06

EXPENDITURES.

Cash paid for fire losses		$451,250 88
Cash paid for marine and inland losses	$1,076,282 81	
Deduct salvage and re-insurance	370,898 89	
Net cash paid for marine and inland losses,		705,383 92
Cash dividends paid		150,000 00
Cash paid for commissions and brokerage		276,511 36
for salaries of officers and employés		149,956 67
for State and local taxes		28,161 19
for incidental expenses		125,018 57
Loss on sale of securities		51,271 59
Expense on real estate		3,080 29
Gross Cash Expenditures		$1,940,634.47

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$139,302,071 00	$1,420,947 47
written during 1878	123,937,644 00	1,157,562 77
Total	$263,239,715 00	$2,578,510 24
Deduct risks expired and terminated,	115,861,004 00	1,141,388 43
In force at end of year	$147,378,711 00	$1,437,121 81
Deduct amount re-insured	942,716 00	11,803 14
Net amount in force	$146,435,995 00	$1,425,318 67

Marine risks outstanding Dec. 31, '77,	$9,525,588 00	$64,086 00
written during 1878 .	126,400,200 00	1,098,302 15
Total	$135,925,788 00	$1,162,388 15
Deduct risks expired and terminated,	125,603,912 00	1,098,861 91
In force at end of year . .	$10,321,876 00	$63,526 24

MISCELLANEOUS.

Premiums received from organization of company . .	$26,635,768 97
Losses paid from organization of company . . .	13,777,662 21
Cash dividends declared from organization of company .	2,014,000 00
Dividends declared during the year (15 per cent) . .	150,000 00
Fire losses incurred during the year	456,270 00
Marine and inland losses incurred during the year . .	699,823 00
Company's stock owned by directors	159,450 00

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, $1,000,000.

H. KELLOGG, *President.* *Secretary*, D. W. C. SKILTON.

Office, No. 64 Pearl Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
1000 shares	Hartford Nat'l Bank, Hartford .	$100,000 00	$147,000 00
439 "	Far. and Mech. Nat'l B'k, H'f'd,	43,900 00	48,948 50
700 "	Mercantile Nat'l Bank, Hartford,	70,000 00	84,000 00
146 "	Charter Oak Nat'l B'k, Hartford,	14,600 00	18,542 00
200 "	City National Bank, Hartford .	20,000 00	15,000 00
300 "	Ætna Nat'l Bank, Hartford .	30,000 00	34,200 00
706 "	Phœnix Nat'l Bank, Hartford .	70,600 00	106,606 00
192 "	State Bank, Hartford . . .	19,200 00	22,080 00
100 "	Connecticut River B'k, Hartford,	3,000 00	3,000 00
1000 "	American Nat'l Bank, Hartford .	50,000 00	59,000 00
285 "	National Exch. Bank, Hartford .	14,250 00	18,667 50
250 "	Hartford Trust Co., Hartford .	25,000 00	19,000 00
75 "	Metropolitan Nat'l Bank, N.Y. .	7,500 00	8,850 00
180 "	Merchants' Exch. Nat'l B'k, N.Y.	9,000 00	6,030 00
100 "	Central Trust Co., New York .	10,000 00	10,500 00
100 "	Manufac. and Merch. Bank, N.Y.	2,000 00	1,500 00
200 "	New Britain National Bank .	20,000 00	24,000 00
400 "	Waterbury National Bank . .	20,000 00	32,400 00
50 "	Imperial Bank, Toronto, Ont. .	5,000 00	5,000 00
75 "	National Gold Bank and Trust Co., San Francisco . . .	7,500 00	7,500 00
350 "	Holyoke Water Power Co. . .	35,000 00	56,000 00
500 "	New York, N. H. and H. R.R. Co.	50,000 00	81,000 00

250 shares Rensselaer and Saratoga R.R. Co.	$25,000 00	$25,000 00
200 " Chicago, R. I., and Pac. R.R. Co.	20,000 00	24,300 00
200 " Chic., Bur., and Quincy R.R. Co.	20,000 00	22,050 00
500 " Cleveland and Pittsburg R.R. Co.	25,000 00	20,750 00
United States bonds	150,000 00	159,250 00
Alabama state bonds, 8s	50,000 00	21,750 00
Indiana state bonds, 6s	100,000 00	102,000 00
South Carolina consols, 6s	13,301 35	10,774 09
Tennessee state bonds, 6s	26,000 00	9,360 00
Madison county (Io.) bonds, 8s . . .	25,000 00	26,000 00
Hartford city bonds, 6s	10,000 00	10,500 00
Detroit city bonds, 7s	50,000 00	55,000 00
Cambridge city (Ind.) bonds, 10s . . .	3,000 00	3,000 00
San Francisco bonds, 6s and 7s . . .	30,000 00	32,100 00
Jacksonville (Ill.) bonds, 8s	50,000 00	52,500 00
New Britain water bonds, 7s . . .	10,000 00	10,300 00
Washington School Dist. of Hart. bonds, 5s .	15,000 00	15,300 00
Atlantic Dock Company bonds, 7s . .	50,000 00	52,500 00
Contra Costa Water Company bonds, 8s .	25,000 00	26,250 00
Indianapolis and Cincinnati R.R. bonds, 7s .	51,000 00	49,470 00
Connecticut Western Railroad bonds, 7s .	20,000 00	3,800 00
Connecticut Valley Railroad bonds, 7s . .	100,000 00	61,000 00
Harlem River and Port Chester R.R. bonds, 7s,	50,000 00	59,000 00
Southern Minnesota Railroad bonds, 7s .	50,000 00	5,000 00
	$1,594,851 35	$1,665,778 09

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
500 shares Mercantile Nat'l Bank, Hartford .	$60,000 00	$50,000 00
12 " Travelers' Ins. Co., Hartford .	2,220 00	1,500 00
9 " Hartford Carpet Co., Hartford .	1,980 00	250 00
16 " Far. and Mech. Nat'l B'k, Hartf'd,	1,784 00	3,200 00
11 " Travelers' Ins. Co., Hartford .	2,035 00	
12½ " National Gold Bank and Trust Co., San Francisco	1,250 00	750 00
150 " Home National Bank, Meriden .	18,750 00	18,000 00
200 " Meriden Gas Light Co., Meriden .	5,500 00	
650 " Middlesex Quarry Company. .	58,500 00	48,830 00
	$152,019 00	$122,530 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate .	$135,000 00
Loans on mortgage of real estate (first liens*),	128,000 00
Interest due or accrued thereon . . .	2,135 00
Stocks, bonds, etc., as per schedule . .	1,665,778 09

* Value of lands mortgaged $150,000 00
Value of buildings thereon 132,000 00
Amount of insurance held as collateral . . . 97,300 00

Loans on collateral security, as per schedule	$122,530 00	
Cash in the office of the company	22,166 98	
deposited in various banks	388,223 36	
Interest due and accrued	5,760 70	
Premiums in course of collection (net)	153,455 28	
Rents accrued	1,033 33	
Gross Assets		$2,624,082 74
Deduct special deposits in other States		75,000 00
		$2,549,082 74

LIABILITIES.

Losses adjusted, unpaid	$95,942 65	
claimed and reported		
disputed or resisted	17,500 00	
Unearned premiums on outstanding risks	754,109 69	
Gross Liabilities, except Capital	$867,552 34	
Deduct liabilities on special deposits	12,541 36	
		855,010 98
Surplus as regards Policy-holders		$1,694,071 76
Paid-up Capital		1,000,000 00
Surplus over Capital		$694,071 76

INCOME.

Cash received for fire premiums	$1,311,003 97	
Deduct re-insurance and return premiums	80,130 51	
Net cash received for fire premiums		$1,230,873 46
Interest received on mortgages		3,180 00
Interest and dividends received from all other sources		113,588 49
Income from rents		4,027 90
Gross Cash Income		$1,351,669 85

EXPENDITURES.

Cash paid for fire losses	$577,079 31
Cash dividends paid	200,000 00
Cash paid for commissions and brokerage	205,690 07
for salaries of officers and employés	64,271 16
for State and local taxes	37,992 70
for incidental expenses	113,253 22
Gross Cash Expenditures	$1,198,286 46

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$119,498,239 00	$1,501,643 86
written during 1878	112,573,695 00	1,311,003 97
Total	$232,071,934 00	$2,812,647 83
Deduct risks expired and terminated	110,796,276 00	1,340,615 94
In force at end of year	$121,275,658 00	$1,472,031 89

MISCELLANEOUS.

Premiums received from organization of company	$21,694,814 22
Losses paid from organization of company	13,018,252 55
Cash dividends declared from organization of company	2,120,000 00
Dividends declared during the year (20 per cent)	200,000 00
Fire losses incurred during the year	573,884 89
Company's stock owned by directors	113,000 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated 1799. Commenced business 1799.]

PAID-UP CAPITAL, $400,000.

J. H. DEWOLF, *President.* *Secretary*, WARREN S. GREENE.

Office, No. 20 Market Square.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1600 shares Blackstone Canal Nat'l B'k., Prov.	$40,000 00	$36,800 00
300 " Nat'l Bank of No. America, Prov.	15,000 00	19,200 00
400 " American National Bank, Prov.	20,000 00	17,200 00
300 " Commercial National Bank, Prov.	15,000 00	12,300 00
500 " Merchants' National Bank, Prov.	25,000 00	29,000 00
200 " Mechanics' National Bank, Prov.	10,000 00	13,400 00
200 " Weybosset National Bank, Prov.	10,000 00	11,200 00
300 " Nat'l Bank of Commerce, Prov.	15,000 00	14,100 00
50 " Nat'l Bank of Commerce, N.Y.	5,000 00	5,750 00
Delaware and Hudson Canal Co. bonds	25,000 00	23,750 00
Rensselaer and Saratoga Railroad bonds	12,000 00	13,920 00
Chicago city bonds (S. B. Buckner)	45,000 00	45,000 00
New York, Prov., and Boston R.R. bonds	10,000 00	11,800 00
New York Mutual Gas Light Co. bonds	30,000 00	28,800 00
United States currency bonds	60,000 00	71,850 00
United States gold bonds	75,000 00	78,750 00
50 shares Providence Tool Company	5,000 00	5,000 00
What Cheer Corporation (real estate), Prov.	30,000 00	27,000 00
R. I. Hospital Trust Co., participation acc't	40,000 00	40,000 00
	$487,000 00	$504,820 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$504,820 00
Cash in the office of the company	611 04
deposited in various banks	51,764 72
Interest due and accrued	1,283 00
Premiums in course of collection (net)	16,493 49
Notes taken for marine and inland risks	38,235 44

Salvages		$2,000 00	
Premiums more than 3 months due,	$377 85		
Gross Assets			$615,207 69

LIABILITIES.

Losses adjusted, unpaid		$6,854 50	
claimed and reported		52,547 43	
disputed or resisted		7,350 00	
Total amount of losses		$66,751 93	
Less re-insurance		9,621 00	
Net amount of unpaid losses		$57,130 93	
Unearned premiums on outstanding risks		126,084 42	
Dividends to stockholders, unpaid		1,786 50	
Commissions and brokerage		28 55	
Due for re-insurance		255 33	
Gross Liabilities, except Capital			$185,285 73
Surplus as regards Policy-holders			$429,921 96
Paid-up Capital			400,000 00
Surplus over Capital			$29,921 96

INCOME.

Cash received for fire premiums		$139,480 52	
Deduct re-insurance and return premiums		23,552 79	
Net cash received for fire premiums			$115,927 73
Cash received for marine and inland prems.		$175,416 43	
Deduct re-insurance and return premiums		25,028 37	
Net cash received for marine and inl'd prems.			150,388 06
Unpaid premiums notes received during the year	$37,302 44		
Interest and dividends received from all sources			27,667 59
Income from premium on gold			19 33
Gross Cash Income			$294,002 71

EXPENDITURES.

Cash paid for fire losses		$69,893 14	
Deduct salvage and re-insurance		4,004 62	
Net cash paid for fire losses			$65,888 52
Cash paid for marine and inland losses		$199,846 81	
Deduct salvage and re-insurance		62,633 47	
Net cash paid for marine and inland losses			137,213 34
Cash dividends paid			266 30
Cash paid for commissions and brokerage			36,392 64
for salaries of officers and employés			12,793 00
for State and local taxes			7,485 31
for incidentals			13,521 89
Gross Cash Expenditures			$273,561 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$17,021,362 00	$194,482 91
written during 1878	15,579,632 00	138,157 05
Total	$32,600,994 00	$332,639 96
Deduct risks expired and terminated	18,142,838 00	167,994 09
In force at end of year	$14,458,156 00	$164,645 87
Deduct amount re-insured	1,104,543 00	13,232 79
Net amount in force	$13,353,613 00	$151,413 08
Marine risks outstanding Dec. 31, 1877	$1,335,150 00	$54,483 61
written during 1878	32,684,551 00	174,930 75
Total	$34,019,701 00	$229,414 36
Deduct risks expired and terminated	32,658,873 00	174,564 25
In force at end of year	$1,360,828 00	$54,850 11
Deduct amount re-insured	168,745 00	5,109 25
Net amount in force	$1,192,083 00	$49,740 86

Miscellaneous.

Fire losses incurred during the year	$73,231 62
Marine and inland losses incurred during the year	141,045 55
Company's stock owned by directors	47,400 00

RELIEF FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated September, 1855. Commenced business December, 1855.]

Paid-up Capital, $200,000.

J. H. Pinkney, *President.* *Secretary*, W. E. Crary.

Office, No. 149 Broadway.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$151,000 00	$157,735 00
Montgomery city bonds	9,500 00	6,000 00
Rahway (N.J.) city bonds	10,000 00	6,000 00
New York county bonds	10,000 00	10,700 00
Port Chester Railroad bonds	5,000 00	5,300 0
	$185,500 00	$185,735 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
66 shares	Hanover Insurance Company	$3,750 00	$1,600 00
60 "	Irving Bank	3,360 00	
40 "	First National Bank, Hoboken	1,000 00	3,400 00
Hackensack and New York Ex. R.R. bond		250 00	
37 shares	Hanover Insurance Company	2,127 50	2,950 00
60 "	Safe Deposit Company	1,725 00	
40 "	People's Insurance Company	2,320 00	1,850 00
295 "	People's Bank	8,554 25	6,000 00
75 "	Tradesmen's Bank	3,240 00	3,500 00
10 "	Ætna Insurance Company	850 00	
25 "	First National Bank, Jersey City	3,500 00	3,000 00
10 "	Ætna Insurance Company	850 00	500 00
10 "	Greenwich Insurance Company	750 00	300 00
40 "	United States Trust Company	12,000 00	3,500 00
100 "	Delaware, Lackawanna, and W. R.R.	2,000 00	1,500 00
30 "	Grocers' Bank	720 00	5,000 00
130 "	Broadway Insurance Company	6,500 00	
25 "	Importers' and Traders' Ins. Co.	1,300 00	
10 "	Farragut Insurance Company	625 00	
18 "	Merchants' Insurance Company	1,200 00	5,000 00
10 "	Park Insurance Company	1,120 00	
20 "	City Insurance Company	1,750 00	
50 "	Germania Insurance Company	3,400 00	
40 "	Exchange Insurance Company	1,500 00	1,000 00
		$64,391 75	$39,100 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate		$4,500 00
Loans on mortgage of real estate (first liens*),		59,729 31
Interest due or accrued thereon		2,108 03
Stocks, bonds, etc., as per schedule		185,735 00
Loans on collateral security, as per schedule		39,100 00
Cash in the office of the company		103 98
deposited in various banks		6,736 08
Interest due and accrued		4,091 97
Premiums in course of collection (gross)		8,401 13
Notes taken for fire risks		200 00
Office furniture, etc	$1,959 42	
Premiums more than 3 months due,	1,350 61	
Gross Assets		$310,705 50

* Value of lands mortgaged $94,500 00
Value of buildings thereon 70,000 00
Amount of insurance held as collateral . . . 55,000 00

Liabilities.

Losses adjusted, unpaid	$1,845 99	
claimed and reported	4,900 00	
Total amount of losses	$6,745 99	
Less re-insurance	925 00	
Net amount of unpaid losses	$5,820 99	
Unearned premiums on outstanding risks	40,568 40	
Dividends to stockholders, unpaid	435 00	
State and local taxes	3,313 80	
Commissions and brokerage	1,117 85	
Gross Liabilities, except Capital		$51,256 04
Surplus as regards Policy-holders		$259,449 46
Paid-up Capital		200,000 00
Surplus over Capital		$59,449 46

Income.

Cash received for fire premiums	$111,577 72	
Deduct re-insurance and return premiums	18,623 29	
Net cash received for fire premiums		$92,954 43
Interest received on mortgages		4,216 05
Interest and dividends received from all other sources		10,575 28
Gross Cash Income		$107,745 76

Expenditures.

Cash paid for fire losses	$53,910 83
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	10,403 74
for salaries of officers and employés	13,300 00
for incidental expenses	10,627 27
Gross Cash Expenditures	$108,241 84

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$15,375,644 00	$91,087 90
written during 1878	15,834,735 00	111,577 92
Total	$31,210,379 00	$202,665 82
Deduct risks expired and terminated	17,958,529 00	122,725 76
In force at end of year	$13,251,850 00	$79,940 06
Deduct amount re-insured	141,364 00	1,071 29
Net amount in force	$13,110,486 00	$78,868 77

Miscellaneous.

Premiums received from organization of company	$3,956,143 36
Losses paid from organization of company	1,772,760 06

Cash dividends declared from organization of company	$451,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	47,714 74
Company's stock owned by directors	49,050 00

REPUBLIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

PAID-UP CAPITAL, $300,000.

ROBERT S. HONE, *President.* *Secretary*, DUNCAN F. CURRY.

Office, No. 153 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$134,000 00	$145,587 50
Delaware and Hudson Canal bonds	6,000 00	5,775 00
250 shares National Bank of Commerce	25,000 00	29,250 00
1 share New York Produce Exchange	200 00	300 00
	$165,200 00	$180,912 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares National Bank of Commerce	$11,700 00	$10,000 00
8 shares National Bank of Commerce	936 00	800 00
	$12,636 00	$10,800 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$120,500 00	
Loans on mortgage of real estate (first liens*),	84,600 00	
Interest due or accrued thereon	346 49	
Stocks, bonds, etc., as per schedule	180,912 50	
Loans on collateral security, as per schedule	10,800 00	
Cash in the office of the company	943 90	
deposited in various banks	8,537 65	
Interest due and accrued	1,055 33	
Premiums in course of collection (gross)	14,728 70	
Rents due and accrued	1,416 00	
Premiums more than 3 months due	$474 51	
Gross Assets		$423,840 57

LIABILITIES.

Losses adjusted, unpaid	$4,044 72
claimed and reported	2,784 94
disputed or resisted	8,250 00

* Value of lands mortgaged $143,500 00
Value of buildings thereon 13,000 00
Amount of insurance held as collateral 12,000 00

Unearned premiums on outstanding risks	$72,153 32	
Dividends to stockholders, unpaid	372 60	
Commissions and brokerage	1,563 74	
Gross Liabilities, except Capital and Scrip,		$89,169 32
Surplus as regards Policy-holders		$334,671 25
Paid-up Capital	$300,000 00	
Scrip outstanding, not ordered to be redeemed,	3,835 00	
		303,835 00
Surplus over Capital and Scrip		$30,836 25

Income.

Cash received for fire premiums	$143,089 52	
Deduct re-insurance and return premiums	23,020 19	
Net cash received for fire premiums		$120,069 33
Interest received on mortgages		5,871 25
Interest and dividends received from all other sources		8,331 04
Income from rents		15,634 04
Gross Cash Income		$149,905 66

Expenditures.

Cash paid for fire losses	$47,275 52	
Deduct salvage and re-insurance	3,450 00	
Net cash paid for fire losses,		$43,825 52
Cash dividends paid		15,000 00
Cash paid for commissions and brokerage		12,284 76
for salaries of officers and employés		28,035 60
for State and local taxes		2,753 86
for interest on borrowed money		375 97
for rents and incidentals		26,690 46
Gross Cash Expenditures		$128,966 17

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$24,177,739 00	$143,509 61
written during 1878	26,053,895 00	143,089 52
Total	$50,231,634 00	$286,599 13
Deduct risks expired and terminated	23,951,230 00	138,090 98
In force at end of year	$26,280,404 00	$148,508 15
Deduct amount re-insured	903,100 00	5,791 77
Net amount in force	$25,377,304 00	$142,716 38

Miscellaneous.

Premiums received from organization of company	$5,347,485 85
Losses paid from organization of company	3,127,447 74

Cash dividends declared from organization of company	$514,089 35
Dividends declared during the year (5 per cent)	15,000 00
Fire losses incurred during the year	40,074 55
Company's stock owned by directors	96,700 00

RIDGEWOOD INSURANCE COMPANY,* BROOKLYN, N.Y.

[Incorporated March 15, 1873. Commenced business March 15, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM K. LOTHROP, *President.* *Secretary*, WILLIAM A. SCOTT.

Office, No. 26 Court Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$175,000 00	$187,362 00
200 shares Long Island Bank	10,000 00	10,000 00
	$185,000 00	$197,362 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$9,120 74	
Loans on mortgage of real estate (first liens†),	84,700 00	
Interest due and accrued thereon	1,822 00	
Stocks, bonds, etc., as per schedule	197,362 00	
Cash in the office of the company	800 41	
deposited in Nassau National Bank	6,227 80	
Premiums in course of collection (gross)	4,451 88	
Rents due and accrued	183 34	
Gross Assets		$304,668 17

LIABILITIES.

Losses claimed and reported		$4,500 00
Less re-insurance		1,600 00
Net amount of unpaid losses	2,900 00	
Unearned premiums on outstanding risks	28,066 24	
Commissions and brokerage	667 77	
Return premiums, etc.	1,040 08	
Gross Liabilities, except Capital		32,674 09
Surplus as regards Policy-holders		$271,994 08
Paid-up Capital		200,000 00
Surplus over Capital		$71,994 08

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* Since withdrawn.

† Value of lands mortgaged $78,500 00
Value of buildings thereon 94,500 00
Amount of insurance held as collateral 84,500 00

Income.

Cash received for fire premiums	$54,937 07	
Deduct re-insurance and return premiums	4,962 98	
Net cash received for fire premiums		$49,974 09
Cash received for marine and inland premiums,	$2,923 25	
Deduct re-insurance and return premiums	199 72	
Net cash received for marine and inland prems.		2,723 53
Interest received on mortgages		5,985 12
Interest and dividends received from all other sources		9,037 50
Income from rents		514 00
Premium on gold		269 64
Gross Cash Income		$68,503 88

Expenditures.

Cash paid for fire losses	$17,207 88	
Deduct salvage and re-insurance	9 42	
Net cash paid for fire losses		$17,198 46
Cash paid for marine and inland losses		405 84
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		8,806 95
for salaries of officers and employés		10,433 25
for State and local taxes		901 44
for rent and incidentals		8,041 22
Gross Cash Expenditures		$65,787 16

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1877	$9,503,560	$66,980 13
written during 1878	11,950,226	51,778 65
Total	$21,453,786	$118,758 78
Deduct risks expired and terminated	11,372,757	61,711 32
In force at end of year	$10,081,029	$57,047 46
Deduct amount re-insured	81,500	434 00
Net amount in force	$9,999,529	$56,613 46
Marine risks outstanding Dec. 31, 1877	$254,616	$1,231 73
written during 1878	1,130,023	2,923 25
Total	$1,384,639	$4,154 98
Deduct risks expired and terminated	1,253,739	3,427 51
In force at end of year	$130,900	$727 47
Deduct amount re-insured	12,500	25 00
Net amount in force	$118,400	$702 47

MISCELLANEOUS.

Premiums received from organization of company	$535,037 16
Losses paid from organization of company	128,529 53
Cash dividends declared from organization of company	112,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	16,903
Marine and inland losses incurred during the year	406 00
Company's stock owned by directors	39,500 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N.Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, $200,000.

FREDERICK COOK, *President.* *Secretary*, RUDOLPH VAY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$107,875 00
Rochester city bonds	20,000 00	21,000 00
	$120,000 00	$128,875 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$1,961 14	
Loans on mortgage of real estate (first liens)	190,145 00	
Interest due or accrued thereon	5,207 00	
Stocks, bonds, etc., as per schedule	128,875 00	
Cash in the office of the company	6,663 17	
deposited in various banks	63,512 58	
Interest due and accrued	1,650 01	
Premiums in course of collection (net)	11,606 25	
Gross Assets		$409,620 15

LIABILITIES.

Losses adjusted, unpaid	$1,850 00	
claimed and reported	550 00	
Unearned premiums on outstanding risks	91,672 79	
Gross liabilities, except Capital		94,072 79
Surplus as regards Policy-holders		$315,547 36
Paid-up Capital		200,000 00
Surplus over Capital		$115,547 36

INCOME.

Cash received for fire premiums	$183,528 26	
Deduct re-insurance and return premiums	22,964 95	
Net cash received for fire premiums		$160,563 31

Cash received for marine and inland premiums,	$635 75	
Deduct re-insurance and return premiums	53 00	
Net cash received for marine and inl'd prems.		$582 75
Interest and dividends received from all sources		12,049 62
Income from rents		132 47
Gross Cash Income		$173,328 15

EXPENDITURES.

Cash paid for fire losses	$73,792 24	
Deduct salvage and re-insurance	86 64	
Net cash paid for fire losses		$73,705 60
Cash paid for marine and inland losses		100 00
Cash dividends paid		20,000 00
Cash paid for commissions and brokerage		26,598 45
for salaries of officers and employés		8,660 00
for State and local taxes		4,505 12
for incidental expenses		9,836 38
Gross Cash Expenditures		$143,405 55

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,456,758 00	$190,431 55
written during 1878	19,109,538 00	183,528 26
Total	$37,566,296 00	$373,959 81
Deduct risks expired and terminated	18,709,141 00	192,425 20
In force at end of year	$18,857,155 00	$181,534 61
Deduct amount re-insured	37,500 00	405 87
Net amount in force	$18,819,655 00	$181,128 74
Marine risks outstanding Dec. 31, 1877	$87,600 00	$929 00
written during 1878	58,500 00	635 75
Total	$146,100 00	$1,564 75
Deduct risks expired and terminated	89,500 00	982 00
In force at end of year	$56,600 00	$582 75

MISCELLANEOUS.

Premiums received from organization of company	$1,101,368 11
Losses paid from organization of company	479,883 55
Cash dividends declared from organization of company	87,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	73,101 24
Marine and inland losses incurred during the year	91 00
Company's stock owned by directors	38,250 00

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1848. Commenced business August, 1848.]

PAID-UP CAPITAL, $200,000.

J. W. DAVENPORT, *President.* *Secretary*, W. H. FREDRICKS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
300 shares	American National Bank	$15,000 00	$13,500 00
600 "	Blackstone Canal National Bank	15,000 00	13,800 00
360 "	Commercial National Bank	18,000 00	14,760 00
280 "	Manufacturers' National Bank	28,000 00	35,000 00
150 "	Globe National Bank	7,500 00	4,500 00
500 "	National Bank of Commerce	25,000 00	23,500 00
100 "	National Bank of North America	5,000 00	6,400 00
50 "	Fourth National Bank	5,000 00	5,525 00
100 "	Atlantic National Bank	5,000 00	5,000 00
100 "	Westminster National Bank	5,000 00	5,500 00
300 "	Providence Gas Company	15,000 00	16,500 00
120 "	N. Y., Providence, and Boston R.R.	12,000 00	15,000 00
Maine state bonds		10,000 00	10,750 00
Missouri state bonds		15,000 00	15,425 00
		$180,500 00	$185,160 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$57,500 00	
Interest due or accrued thereon	1,359 19	
Stocks, bonds, etc., as per schedule	185,160 00	
Cash in the office of the company	14,309 46	
deposited in Fifth National Bank	23,995 59	
Interest due and accrued	3,878 33	
Premiums in course of collection (gross)	33,840 73	
Notes taken for marine and inland risks	1,590 95	
Gross Assets		$321,634 25

LIABILITIES.

Losses adjusted, unpaid	$15,769 70	
claimed and reported	7,050 00	
Unearned premiums on outstanding risks	92,666 46	
Dividends to stockholders, unpaid	26 00	
Commissions and brokerage	4,051 82	
Gross Liabilities, except Capital		119,563 98
Surplus as regards Policy-holders		$202,070 27
Paid-up Capital		200,000 00
Surplus over Capital		$2,070 27

* Value of lands mortgaged $77,000 00
Value of buildings thereon 76,000 00
Amount of insurance held as collateral 34,250 00

Income.

Cash received for fire premiums	$199,638 46	
Deduct re-insurance and return premiums	15,160 94	
Net cash received for fire premiums		$184,477 52
Cash received for marine and inland premiums,	$77,201 86	
Deduct re-insurance and return premiums	7,364 50	
Net cash received for marine and inl'd prems.		69,837 36
Unpaid premium notes received during the year	$1,139 95	
Interest received on mortgages		4,351 79
Interest and dividends received from all other sources		10,423 27
Income from old accounts		133 92
Received for calls on capital	$35,000	
Gross Cash Income		$269,223 86

Expenditures.

Cash paid for fire losses	$137,790 73	
Deduct salvage and re-insurance	2,903 17	
Net cash paid for fire losses		$134,887 56
Cash paid for marine and inland losses	$131,102 72.	
Deduct salvage and re-insurance	2,116 29	
Net cash paid for marine and inland losses		128,986 43
Cash dividends paid		109 00
Cash paid for commissions and brokerage		39,917 63
for salaries and incidentals		29,696 48
for State and local taxes		6,180 59
Gross Cash Expenditures		$339,777 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$14,221,981 00	$203,174 96
written during 1878	14,599,960 00	196,671 45
Total	$28,821,941 00	$399,846 41
Deduct risks expired and terminated	15,768,384 00	212,086 88
In force at end of year	$13,053,557 00	$187,759 53
Deduct amount re-insured	46,772 00	635 31
Net amount in force	$13,006,785 00	$187,124 22
Marine risks outstanding Dec. 31, 1877	$721,159 00	$18,267 75
written during 1878	15,185,526 00	64,548 32
Total	$15,906,685 00	$82,816 07
Deduct risks expired and terminated	15,897,233 00	82,372 17
In force at end of year	$9,452 00	$443 90

MISCELLANEOUS.

Premiums received from organization of company	$3,468,267 95
Losses paid from organization of company	2,559,962 61
Cash dividends declared from organization of company	334,000 00
Fire losses incurred during the year	131,183 57
Marine and inland losses incurred during the year	109,072 17
Company's stock owned by directors	87,050 00

RUTGERS FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]

PAID-UP CAPITAL, $200,000.

EDWARD B. FELLOWS, *President.* *Secretary*, JOSEPH W. DUGLISS.

Office, No. 180 Chatham Square.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$5,000 00	$5,300 00
Forty-second and Grand Street R.R. bonds	6,000 00	6,600 00
	$11,000 00	$11,900 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
Seventh Ward National Bank stock	$1,350 00	$1,000 00
Chatham National Bank stock	682 50	600 00
Tradesmen's National Bank stock	4,200 00	
Citizens' National Bank stock	2,625 00	9,000 00
Leather Manufacturers' National Bank stock	3,500 00	
City Fire Insurance Company stock	2,275 00	
Phenix Insurance Company stock	1,875 00	
People's Insurance Company stock	2,900 00	
Stuyvesant Safe Deposit Company stock	900 00	
Knickerbocker Fire Insurance Company stock,	850 00	
Manhattan Life Insurance Company stock	4,000 00	
Howard Fire Insurance Company stock	880 00	15,000 00
New York Bowery Insurance Company stock	600 00	
Stuyvesant Fire Insurance Company stock	975 00	
Commerce Fire Insurance Company stock	900 00	
Peter Cooper Fire Insurance Company stock	1,000 00	
Citizens' Fire Insurance Company stock	2,100 00	
Citizens' Fire Insurance Company scrip	600 00	
People's Gas Light Company, Brooklyn, stock	3,600 00	3,050 00
Manhattan Fire Insurance Company stock	5,750 00	2,500 00
National Citizens' Bank stock	1,050 00	1,000 00
Ninth National Bank stock	750 00	
Produce Bank stock	450 00	2,300 00
Germania Bank stock	1,500 00	

Stuyvesant Insurance Company stock	$2,338 00	$1,000 00
American Exchange Insurance Company stock,	510 00	450 00
Germania Bank stock	7,000 00	5,000 00
Exchange Fire Insurance Company stock	1,725 00	1,200 00
Irving Fire Insurance Company stock	1,785 00	1,500 00
Houston, West-street, and P. F. R.R. bonds	500 00	400 00
New York and Boston Insurance Co. stock	1,200 00	500 00
North River Insurance Company stock	5,922 00	3,000 00
New York City Bounty Fund bond	1,000 00	350 00
Forty-second and Grand St. Ferry R.R. Co. stock,	1,100 00	900 00
Tradesmen's National Bank stock	2,310 00	1,000 00
	$70,702 50	$49,750 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$85,500 00	
Loans on mortgage of real estate (first liens*),	273,460 00	
Interest due or accrued thereon	4,694 95	
Stocks, bonds, etc., as per schedule	11,900 00	
Loans on collateral security, as per schedule	49,750 00	
Cash in the office of the company	458 14	
deposited in various banks	17,617 47	
Interest due and accrued	236 43	
Premiums in course of collection (gross)	1,955 15	
Premiums more than 3 months due, $2,537 25		
Gross Assets		$445,572 14

Liabilities.

Losses adjusted, unpaid	$25 00	
claimed and reported	200 00	
Unearned premiums on outstanding risks	33,573 08	
Due and accrued for rent, salaries, etc.	400 00	
State and local taxes	5,969 57	
Commissions and brokerage	200 00	
Gross Liabilities, except Capital		40,367 65
Surplus as regards Policy-holders		$405,204 49
Paid-up Capital		200,000 00
Surplus over Capital		$205,204 49

Income.

Cash received for fire premiums	$86,380 54	
Deduct re-insurance and return premiums	8,540 35	
Net cash received for fire premiums		$77,840 19
Interest received on mortgages		18,819 12
Interest and dividends received from all other sources		5,601 20
Income from rents		2,973 96
Gross Cash Income		$105,234 47

* Value of lands mortgaged $482,800 00
Value of buildings thereon 275,000 00
Amount of insurance held as collateral . . . 233,050 00

Expenditures.

Cash paid for fire losses	$22,520 87	
Deduct salvage and re-insurance	163 27	
Net cash paid for fire losses		$22,357 60
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		10,329 38
for salaries of officers and employés		17,157 50
for State and local taxes		1,860 34
for incidental expenses		8,078 70
Gross Cash Expenditures		$99,783 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$14,060,410 00	$68,579 23
written during 1878	17,153,334 00	82,301 24
Total	$31,213,744 00	$150,880 47
Deduct risks expired and terminated	15,900,871 00	85,222 40
In force at end of year	$15,312,873 00	$65,658 07
Deduct amount re-insured	200,805 00	1,216 89
Net amount in force	$15,112,068 00	$64,441 18

Miscellaneous.

Premiums received from organization of company	$2,059,009 75
Losses paid from organization of company	766,703 65
Cash dividends declared from organization of company	724,000 00
Dividends declared during the year (20 per cent)	40,000 00
Fire losses incurred during the year	15,709 53
Company's stock owned by directors	63,150 00

SAFEGUARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Jan. 6, 1872. Commenced business Jan. 6, 1872.]

Paid-up Capital, $200,000.

Thomas C. Doremus, *President.* *Secretary*, James Yereance.

Office, No. 173 Broadway.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$235,000 00	$267,287 00
New York city bonds	40,000 00	43,990 00
New Brunswick (N.J.) bonds	10,500 00	10,775 00
Alabama state bonds	9,700 00	4,268 00
	$295,200 00	$326,320 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
United States bonds, 81	$1,171 00	$1,100 00
United States 5-20 bonds	525 00	450 00
National State Bank, Newark, stock	875 00	800 00
Elizabeth city (N.J.) bond	700 00	500 00
Westchester Gas Light Company stock	1,100 00	1,550 00
Great Western Marine Insurance Co. stock	680 00	
	$5,051 00	$4,400 00

Summary of Assets, Dec. 31, 1878.

Loans on mortgage of real estate (first liens*),	$31,000 00	
Interest due or accrued thereon	600 00	
Stocks, bonds, etc., as per schedule	326,320 00	
Loans on collateral security, as per schedule	4,400 00	
Cash in the office of the company	5,187 47	
deposited in bank	10,207 67	
Interest due and accrued	775 00	
Premiums in course of collection (gross)	11,934 77	
Premiums more than 3 months due, $179 87		
Gross assets		$390,424 91

Liabilities.

Losses claimed and reported	$14,678 00	
disputed or resisted		
Less re-insurance	1,000 00	
Net amount of unpaid losses	$13,678 00	
Unearned premiums on outstanding risks	69,303 69	
State and local taxes	1,958 35	
Commissions and brokerage	1,790 20	
Gross Liabilities, except Capital		86,730 24
Surplus as regards Policy-holders		$303,694 67
Paid-up Capital		200,000 00
Surplus over Capital		$103,694 67

Income.

Cash received for fire premiums	$146,070 33	
Deduct re-insurance and return premiums	12,171 56	
Net cash received for fire premiums		$133,898 77
Cash received for marine and inland premiums,	$3,872 20	
Deduct re-insurance and return premiums	143 00	
Net cash received for marine and inl'd prems.		$3,729 20

* Total value of property mortgaged $60,000 00
Amount of insurance held as collateral 34,000 00

Interest received on mortgages	$1,370 00
Interest and dividends received from all other sources	17,892 19
Income from rents	650 00
Gross Cash Income	$157,540 16

Expenditures.

Cash paid for fire losses	$61,600 96	
Deduct salvage and re-insurance	129 82	
Net cash paid for fire losses		$61,471 14
Cash paid for marine and inland losses		441 89
Cash dividends paid		32,000 00
Cash paid for commissions and brokerage		22,918 90
for salaries of officers and employés		18,901 67
for State and local taxes		1,338 49
for incidental expenses		13,833 49
Gross Cash Expenditures		$150,905 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,671,312 00	$115,628 76
written during 1878	25,644,989 00	149,003 97
Total	$44,316,301 00	$264,632 73
Deduct risks expired and terminated	21,803,333 00	126,562 36
In force at end of year	$22,512,968 00	$138,070 37
Deduct amount re-insured	935,947 00	5,547 44
Net amount in force	$21,577,021 00	$132,522 93
Marine risks outstanding Dec. 31, 1877	$49,500 00	$1,512 50
written during 1878	145,812 00	3,917 70
Total	$195,312 00	$5,430 20
Deduct risks expired and terminated	87,062 00	2,462 70
In force at end of year	$108,250 00	$2,967 50

Miscellaneous.

Premiums received from organization of company	$986,200 41
Losses paid from organization of company	389,491 82
Cash dividends declared from organization of company	150,000 00
Dividends declared during the year (16 per cent)	32,000 00
Fire losses incurred during the year	61,705 81
Marine and inland losses incurred during the year	441 89
Company's stock owned by directors	95,200 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated 1841. Commenced business 1841.]

PAID-UP CAPITAL, $200,000.

CHARLES PETERSON, *President.* *Secretary*, HERBERT MASON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$104,500 00	$111,505 63
N. Y., N. H., and H. R.R. Co. stock	20,000 00	31,600 00
Shore Line Railroad Company stock	6,100 00	7,442 00
Morris and Essex Railroad Company stock	18,000 00	13,680 00
Yale National Bank stock, New Hampshire	10,000 00	9,500 00
National New Haven Bank stock	7,900 00	11,218 00
New Haven County National Bank stock	6,000 00	6,900 00
Merchants' National Bank stock, N.H.	10,000 00	9,800 00
Second National Bank stock, N.H.	11,200 00	15,680 00
Tradesmen's National Bank stock, N.H.	1,000 00	1,380 00
National Bank of Commerce, New York	5,000 00	5,875 00
National Bank of the Republic, New York	3,800 00	3,135 00
American Exchange National Bank, N.Y.	10,000 00	10,025 00
Chicago and Alton Railroad income bond	16,500 00	17,325 00
New Haven and Northampton R.R. bonds	15,000 00	13,050 00
P. P. and Jacksonville Railroad bonds	6,000 00	4,500 00
Chicago, St. Paul, and Minn. R.R. bonds	4,000 00	2,590 00
New Haven Water Company bonds	12,500 00	12,875 00
	$267,500 00	$288,080 63

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$14,900 00	
Interest due or accrued thereon	100 84	
Stocks, bonds, etc., as per schedule	288,080 63	
Cash in the office of the company	204 19	
deposited in various banks	26,564 00	
Interest due and accrued	1,132 63	
Premiums in course of collection (gross)	24,495 84	
Notes taken for marine and inland risks	8,795 49	
Salvage on losses paid	4,993 95	
Gross Assets		$369,267 57

* Value of lands mortgaged $24,500 00
Value of buildings thereon 12,000 00
Amount of insurance held as collateral 12,000 00

Liabilities.

Losses adjusted, unpaid	$9,019 08	
claimed and reported	21,037 36	
Total amount of losses	$30,056 44	
Less re-insurance	2,300 00	
Net amount of unpaid losses	$27,756 44	
Unearned premiums on outstanding risks	103,104 40	
Commissions and brokerage	4,189 52	
Gross Liabilities, except Capital		$135,050 36
Surplus as regards Policy-holders		$234,217 21
Paid-up Capital		200,000 00
Surplus over Capital		$34,217 21

Income.

Cash received for fire premiums	$177,750 99	
Deduct re-insurance and return premiums	30,805 23	
Net cash received for fire premiums		$146,945 76
Cash received for marine and inland premiums,	$83,879 09	
Deduct re-insurance and return premiums	2,243 76	
Net cash rec'd for marine and inland prems.		81,635 33
Unpaid premium notes received during the year	$8,795 49	
Interest received on mortgages		971 00
Interest and dividends received from all other sources		16,010 03
Gross Cash Income		$245,562 12

Expenditures.

Cash paid for fire losses	$100,984 39	
Deduct salvage and re-insurance	1,503 37	
Net cash paid for fire losses		$99,481 02
Cash paid for marine and inland losses	$92,774 00	
Deduct salvage and re-insurance	5,030 72	
Net cash paid for marine and inland losses		87,743 28
Cash dividends paid		14,000 00
Cash paid for commissions and brokerage		36,268 97
for salaries and incidentals		22,208 83
for State and local taxes		1,938 72
Gross Cash Expenditures		$261,640 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$13,809,476 00	$196,119 41
written during 1878	14,667,135 00	180,028 13
Total	$28,476,611 00	$376,147 54
Deduct risks expired and terminated	13,355,496 00	198,709 79
In force at end of year	$15,121,115 00	177,437 75
Deduct amount re-insured	171,239 00	2,312 22
Net amount in force	$14,949,876 00	$175,125 53

Marine risks outstanding Dec. 31, 1877 .	$1,080,303 00	$28,514 42
written during 1878 . .	15,946,964 00	80,720 95
Total	$17,027,267 00	$109,235 37
Deduct risks expired and terminated .	16,421,754 00	92,347 90
In force at end of year	$605,513 00	$16,887 47
Deduct amount re-insured . . .	11,550 00	341 84
Net amount in force. . . .	$593,963 00	$16,545 63

MISCELLANEOUS.

Premiums received from organization of company . .	$2,264,072 76
Losses paid from organization of company . . .	1,553,477 15
Cash dividends declared from organization of company .	264,281 00
Dividends declared during the year	14,000 00
Fire losses incurred during the year	103,544 00
Marine and inland losses incurred during the year . .	78,662 00
Company's stock owned by directors	37,850 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, $200,000.

WILLIAM M. ST. JOHN, *President.* *Secretary*, ROBERT H. MYERS.

Office, No. 62 Liberty Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$330,000 00	$350,230 06

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Star Fire Insurance Company . .	$2,625 00	$2,000 00
50 shares German American Bank . . .	2,625 00	2,000 00
	$5,250 00	$4,000 00

SUMMARY OF ASSETS, Dec. 31, 1878.

Cash value of unencumbered real estate . .	$10,668 12
Loans on mortgage of real estate (first liens*),	45,500 00
Interest due or accrued thereon . . .	265 40
Stocks, bonds, etc., as per schedule . .	350,230 06
Loans on collateral security, as per schedule .	4,000 00
Cash in the office of the company . . .	305 62
deposited in Union Trust Company .	8,479 69

* Value of lands mortgaged $48,500 00
Value of buildings thereon 51,000 00
Amount of insurance held as collateral . . . 45,500 00

Interest due and accrued	$23 32	
Premiums in course of collection (gross)	5,724 92	
Gross Assets		*$425,197 13

LIABILITIES.

Losses adjusted, unpaid	$1,086 06	
claimed and reported	195 00	
disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	42,586 62	
Dividends to stockholders, unpaid	470 50	
Due and accrued for rent, salaries, etc.	1,997 34	
State and local taxes	426 19	
Commissions and brokerage	412 34	
Return premiums	512 21	
Gross Liabilities, except Capital		50,186 26
Surplus as regards Policy-holders		$375,010 87
Paid-up Capital		200,000 00
Surplus over Capital		$175,010 87

INCOME.

Cash received for fire premiums	$85,035 14	
Deduct re-insurance and return premiums	9,570 23	
Net cash received for fire premiums		75,464 91
Interest received on mortgages		3,185 00
Interest and dividends received from all other sources		20,086 63
Income from rents		276 91
Gross Cash Income		$99,013 45

EXPENDITURES.

Cash paid for fire losses	$29,588 84	
Deduct salvage and re-insurance	137 08	
Net cash paid for fire losses		$29,451 76
Cash dividends paid		11,989 50
Cash paid for commissions and brokerage		7,468 21
for salaries of officers and employés		20,313 71
for State and local taxes		2,125 09
for incidental expenses		7,164 98
Gross Cash Expenditures		78,513 25

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877,	$12,782,700 32	$90,782 24
written during 1878	15,072,029 19	85,199 15
Total	$27,854,729 51	$175,981 39
Deduct risks expired and terminated	14,801,196 39	89,231 80
In force at end of year	$13,053,533 12	$86,749 59
Deduct amount re-insured	585,150 00	1,749 56
Net amount in force	$12,468,383 12	$85,000 03

* Including $78,000 special reserve fund, held under "Surplus Law" of New York.

MISCELLANEOUS.

Premiums received from organization of company	$2,131,180 70
Losses paid from organization of company	1,240,942 54
Cash dividends declared from organization of company	413,720 00
Dividends declared during the year	12,460 00
Fire losses incurred during the year	30,262 89
Company's stock owned by directors	58,600 00

STANDARD FIRE INSURANCE COMPANY, TRENTON, N.J.

[Incorporated Feb. 22, 1868. Commenced business Feb. 22, 1869.]

PAID-UP CAPITAL, $200,000.

WILLIAM DOLTON, *President.* *Secretary*, JOSEPH B. WRIGHT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$9,000 00	$10,402 50
Albany and Susquehanna Railroad bond	1,000 00	1,080 00
New York and Erie Railroad bond	6,000 00	6,900 00
United N. J. R.R. and Canal Company stock,	15,000 00	19,650 00
Central Pacific Railroad bond	5,000 00	5,431 25
Trenton Banking Company stock	7,200 00	7,200 00
First National Bank stock	3,700 00	4,810 00
Mechanics' National Bank	5,000 00	6,500 00
	$51,900 00	$61,973 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Washington Market Association stock	1,040 00	500 00
Seventh Ward Land Association stock	2,000 00	2,000 00
First National Bank stock	15,730 00	9,532 28
Farmers' National Bank stock, Bristol, Penn.	6,000 00	1,500 00
Rutherford Land Association stock	7,200 00	4,000 00
	$31,970 00	$17,532 28

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$10,581 87
Loans on mortgage of real estate (first liens*),	150,354 00
Interest due or accrued thereon	7,258 48
Stocks, bonds, etc., as per schedule	61,973 75
Loans on collateral security, as per schedule	17,532 28
Cash in the office of the company	11,043 08
deposited in Mechanics' National Bank	6,899 07

* Value of lands mortgaged $149,150 00
Value of buildings thereon 168,000 00
Amount of insurance held as collateral . . . 103,350 00

Interest due and accrued	$1,942 50	
Premiums in course of collection (gross)	35,367 01	
Salvage claim secured	500 00	
Rents due and accrued	50 00	
Gross Assets		$303,502 04

Liabilities.

Losses adjusted, unpaid	$13,835 23	
claimed and reported	400 00	
disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	72,244 50	
Commissions and brokerage	5,874 60	
Gross Liabilities, except Capital		93,854 33
Surplus as regards Policy-holders		$209,647 71
Paid-up Capital		200,000 00
Surplus over Capital		$9,647 71

Income.

Cash received for fire premiums	$133,597 44	
Deduct re-insurance and return premiums	16,996 26	
Net cash received for fire premiums		$116,601 18
Interest received on mortgages		10,847 03
Interest and dividends received from all other sources		5,214 67
Gross Cash Income		$132,662 88

Expenditures.

Cash paid for fire losses	$94,375 44	
Deduct salvage and re-insurance	2,715 07	
Net cash paid for fire losses		$91,660 37
Cash dividends paid		10,000 00
Cash paid for commissions and brokerage		25,378 25
for salaries of officers and employés		5,368 00
for State and local taxes		2,835 40
for incidental expenses		7,356 07
Gross Cash Expenditures		$142,598 09

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$9,789,136 94	$162,033 72
written during 1878	9,574,281 83	142,349 94
Total	$19,363,418 77	$304,383 66
Deduct risks expired and terminated	9,953,938 68	154,339 39
In force at end of year	$9,409,480 09	$150,044 27
Deduct amount re-insured	235,881 28	4,234 38
Net amount in force	$9,173,598 81	$145,809 89

MISCELLANEOUS.

Premiums received from organization of company	$711,038 11
Losses paid from organization of company	419,529 49
Cash dividends declared from organization of company	47,000 00
Dividends declared during the year (5 per cent)	10,000 00
Fire losses incurred during the year	95,597 48
Company's stock owned by directors	120,350 00

STAR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, $300,000.

NICHOLAS C. MILLER, *President.* *Secretary*, JAMES M. HODGES.

Office, No. 141 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$290,000 00	$302,987 50
50 shares Nassau Bank	5,000 00	4,250 00
25 " German American Bank	1,875 00	1,500 00
50 " N. Y. C. and H. R. R.R. Co.	5,000 00	5,700 00
	$301,875 00	$314,437 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares North River Bank	$1,500 00	$1,800 00
6 " Park Fire Insurance Company	660 00	
12 " Shoe and Leather Bank	1,272 00	1,200 00
Richmond county bond	525 00	800 00
Hoboken city bond	500 00	
45 shares German American Bank	3,000 00	16,700 00
20 " Union Mutual Bank, Rahway	1,000 00	
66 " Central Railroad, New Jersey	2,178 00	
75 " New Jersey Railroad	9,750 00	
14 " New York and New Haven R.R.	2,240 00	
Central Railroad, New Jersey, bonds	2,160 00	
Brooklyn and Newtown Railroad bonds	2,100 00	1,500 00
25 shares Lamar Insurance Company	2,625 00	2,000 00
300 " Westchester Fire Insurance Co.	3,300 00	1,500 00
United States bond	510 00	400 00
40 shares Manufs'. and Merchants' Bank	650 00	7,500 00
20 " Citizens' Insurance Company	700 00	
Citizens' Insurance Company scrip	200 00	
10 shares Importers' and Traders' Ins. Co.	525 00	
25 " Firemen's Fund Insurance Co.	200 00	
60 " American Fire Insurance Co.	3,900 00	
20 " Rutgers Fire Insurance Company	1,500 00	
Allen Hay Company bonds	2,000 00	

22 shares Washington Life Insurance Co.	$1,155 00	$1,000 00
15 " German American Bank	900 00	
15 " City Fire Insurance Company	1,344 00	
25 " American Express Company	1,250 00	4,500 00
6 " Provident Savings Life Ins. Co.	540 00	
United States 10-40 bond	550 00	
United States 5-20 bond	100 00	
Bond and mortgage	2,500 00	2,000 00
	$51,334 00	$40,900 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$31,061 68	
Loans on mortgage of real estate (first liens*),	173,825 00	
Interest due or accrued thereon	4,575 63	
Stocks, bonds, etc., as per schedule	314,437 50	
Loans on collateral security, as per schedule	40,900 00	
Cash in the office of the company	7,960 35	
deposited in various banks	561 40	
Interest due and accrued	1,616 90	
Premiums in course of collection (gross)	23,368 57	
Rents due and accrued	2,260 41	
Premiums more than 3 months due, $1,200 00		
Gross Assets		$600,567 44

Liabilities.

Losses adjusted, unpaid	$6,749 00	
claimed and reported	7,607 00	
disputed or resisted	6,500 00	
Unearned premiums on outstanding risks	100,398 05	
Due and accrued for rent, salaries, etc.	3,083 00	
State and local taxes	2,612 00	
Commissions and brokerage	2,150 00	
Return premiums	150 00	
Gross Liabilities, except Capital		129,249 05
Surplus as regards Policy-holders		$471,318 39
Paid-up Capital		300,000 00
Surplus over Capital		$171,318 39

Income.

Cash received for fire premiums	$198,440 62	
Deduct re-insurance and return premiums	29,721 82	
Net cash received for fire premiums		$168,718 80

* Value of lands mortgaged $269,200 00
Value of buildings thereon 171,800 00
Amount of insurance held as collateral 173,250 00

Interest received on mortgages		$8,361 43
Interest and dividends received from all other sources		12,677 19
Income from rents		1,242 44
Received for increased capital	$100,000 00	
Gross Cash Income		$190,999 86

EXPENDITURES.

Cash paid for fire losses	$84,956 37	
Deduct salvage and re-insurance	7,589 15	
Net cash paid for fire losses		$77,367 22
Cash dividends paid		25,000 00
Cash paid for commissions and brokerage		4,713 71
for salaries of officers and employés		23,914 53
for State and local taxes		1,461 56
for incidental expenses		33,547 92
Gross Cash Expenditures		$166,004 94

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$16,675,114 00	$130,466 43
written during 1878	37,014,683 00	254,279 27
Total	$53,689,797 00	$384,745 70
Deduct risks expired and terminated	25,483,391 00	177,710 30
In force at end of year	$28,206,406 00	$207,035 40
Deduct amount re-insured	1,132,412 00	9,690 00
Net amount in force	$27,073,994 00	$197,345 40

MISCELLANEOUS.

Premiums received from organization of company	$2,120,652 24
Losses paid from organization of company	1,124,827 09
Cash dividends declared from organization of company	269,791 77
Dividends declared during the year	25,000 00
Fire losses incurred during the year	76,557 00
Company's stock owned by directors	93,100 00

STERLING FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated January, 1864. Commenced business January, 1864.]

PAID-UP CAPITAL, $200,000.

ANDREW L. SOULARD, *President.* *Secretary*, JOHN K. VAN RENSSELAER.

Office, No. 155 Broadway.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$269,350 00
Cash in the office of the company	561 86

Cash deposited in various banks	$1,172 00	
Premiums in course of collection (gross)	3,830 13	
Premiums more than 3 months due, $572 13		
Gross Assets		$274,913 99

LIABILITIES.

Losses claimed and reported	$300 00	
disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	21,394 89	
Due and accrued for rent, salaries, etc.	833 33	
Commissions and brokerage	626 07	
Return premiums	28 46	
Gross Liabilities, except Capital		25,682 75
Surplus as regards Policy-holders		$249,231 24
Paid-up Capital		200,000 00
Surplus over Capital		$49,231 24

INCOME.

Cash received for fire premiums	$45,259 82	
Deduct re-insurance and return premiums	1,972 06	
Net cash received for fire premiums		$43,287 76
Cash received for marine and inland premiums,	$477 50	
Deduct re-insurance and return premiums	40 00	
Net cash received for marine and inland prems.		437 50
Interest and dividends received from all sources		15,178 19
Gross Cash Income		$58,903 45

EXPENDITURES.

Cash paid for fire losses	$14,140 11	
Deduct salvage and re-insurance	1,852 68	
Net cash paid for fire losses		$12,287 43
Cash dividends paid		20,500 00
Cash paid for commissions and brokerage		5,590 60
for salaries of officers and employés		15,040 00
for interest on borrowed money		213 58
for incidental expenses		9,016 92
Gross Cash Expenditures		$62,648 53

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$8,548,314 00	$45,313 30
written during 1878	9,832.338 00	44,445 08
Total	$18,380,652 00	$89,758 38
Deduct risks expired and terminated	10,166,423 00	46,739 53
In force at end of year	$8,214,229 00	$43,018 85
Deduct amount re-insured	172,875 00	1,005 75
Net amount in force	$8,041,354 00	$42,013 10

Marine risks written during 1878	$14,000 00	$477 50
Deduct amount re-insured	1,250 00	40 00
Net amount in force	$12,750 00	437 50

MISCELLANEOUS.

Premiums received from organization of company	$877,853 02
Losses paid from organization of company	364,030 42
Cash dividends declared from organization of company	230,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	7,868 17
Company's stock owned by directors	74,800 00

ST. NICHOLAS INSURANCE COMPANY, NEW YORK.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

PAID-UP CAPITAL, $200,000.

WILLIAM WINSLOW, *President.* *Secretary*, JACOB DUBOIS.

Office, No. 166 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, registered	$188,000 00	$199,135 00
New York city bonds	8,700 00	9,222 00
	$196,700 00	$208,357 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$8,330 58	
Loans on mortgage of real estate (first liens*),	57,000 00	
Interest due or accrued thereon	1,579 17	
Stocks, bonds, etc., as per schedule	208,357 00	
Cash in the office of the company	479 58	
deposited in various banks	4,633 43	
Interest due and accrued	104 99	
Premiums in course of collection (gross)	11,692 87	
Due for re-insurance	4,626 28	
Premiums more than 3 months due. $686 64		
Gross Assets		$296,803 90

LIABILITIES.

Losses claimed and reported	$1,400 00
disputed or resisted	1,000 00

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* Value of lands mortgaged $71,700 00
Value of buildings thereon 44,500 00
Amount of insurance held as collateral 41,500 00

Unearned premiums on outstanding risks	$54,050 48	
Accrued for rent, salaries, etc.	516 66	
Commissions and brokerage	816 89	
Gross Liabilities, except Capital		$57,784 03
Surplus as regards Policy-holders		$239,019 87
Paid-up Capital		200,000 00
Surplus over Capital		$39,019 87

Income.

Cash received for fire premiums	$125,056 38	
Deduct re-insurance and return premiums	7,547 15	
Net cash received for fire premiums		$117,509 23
Interest received on mortgages		4,262 50
Interest and dividends received from all other sources		11,017 49
Gross Cash Income		$132,789 22

Expenditures.

Cash paid for fire losses	$53,374 28
Cash dividends paid	18,000 00
Cash paid for commissions and brokerage	24,028 72
for salaries of officers and employés	14,676 64
for State and local taxes	3,355 02
for incidental expenses	10,503 09
Gross Cash Expenditures	$123,937 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$20,916,027 00	$116,035 61
written during 1878	16,650,802 00	125,056 38
Total	$37,566,829 00	$241,091 99
Deduct risks expired and terminated	21,566,728 00	136,394 87
In force at end of year	$16,000,101 00	$104,697 12
Deduct amount re-insured	51,415 00	341 26
Net amount in force	$15,948,686 00	$104,355 86

Miscellaneous.

Premiums received from organization of company	$2,456,386 85
Losses paid from organization of company	1,397,826 31
Cash dividends declared from organization of company	254,500 00
Dividends declared during the year (9 per cent)	18,000 00
Fire losses incurred during the year	45,036 86
Company's stock owned by directors	100,250 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, $400,000.

C. H. BIGELOW, *President.* *Secretary*, C. A. EATON.

Office, Corner Third and Jackson Streets.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$49,750 00
200 shares First National Bank, St. Paul	20,000 00	28,000 00
120 " Merchants' Nat'l Bank, St. Paul	12,000 00	13,540 00
36 " First National Bank, St. Peter	3,600 00	4,140 00
379 " St. Paul and S. C. R.R. pref. 8s	37,900 00	37,900 00
St. Paul and S. C. R.R. land contracts	1,788 75	1,788 75
168 shares St. Paul Warehouse and Ele. Co.	8,800 00	8,800 00
St. Paul Warehouse and Elevator Co. bonds	8,000 00	8,000 00
St. Paul city bonds	33 04	33 04
Mineapolis city bonds	1,500 00	1,500 00
Stillwater city bonds	10,000 00	10,000 00
Mankato city bonds	8,500 00	8,500 00
Detroit town bonds	5,999 00	5,999 00
Rock county bonds	24,000 00	24,000 00
Cass county bonds	7,400 00	7,400 00
Aitken county bonds	3,200 00	3,200 00
Becker county bonds	1,860 00	1,860 00
Pine county bonds	7,757 00	7,757 00
Ramsey county bonds	1,000 00	1,000 00
Otter Tail county school district bonds	804 87	804 87
St. Cloud school district bonds	100 00	100 00
	$214,242 66	$224,072 66

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
695 shares First National Bank, St. Paul	$97,300 00	$68,200 00
85 " Second National Bank, St. Paul	15,300 00	10,052 80
160 " Merchants' Nat'l Bank, St. Paul,	19,200 00	14,000 00
37½ " Savings National Bank, St. Paul,	3,750 00	3,000 00
45 " First National Bank, Red Wing	5,625 00	3,535 00
80 " First National Bank, Stillwater	9,600 00	8,000 00
50 " Lumberman's Nat'l B'k, Stillwa'r,	6,000 00	5,000 00
20 " Citizens' Nat'l Bank, New Ulm	2,000 00	900 00
15 " State National B'k, Minneapolis,	1,500 00	1,365 59
2133 " St. Paul and S. C. R.R. land	127,980 00	95,878 11
40 " St. Paul, S., and T. F. land	2,400 00	2,000 00
St. Paul, S., and T. F. R.R. bonds	5,100 00	4,500 00

1324 shares	St. Paul Harvester Works	$66,200 00	$50,456 89
18 "	St. Paul Manufacturing Co.	675 00	550 00
5 "	St. Paul Wareh'e and Ele. bonds,	500 00	434 00
1000 "	Pioneer Press Company	40,000 00	10,954 76
100 "	Seymour, Sabin, & Co. Mf'g Co.	5,000 00	4,144 00
100 "	Stillwater Gas Light Company	2,500 00	1,500 00
Cass county bonds		2,000 00	1,500 00
Aiken county bonds		500 00	400 00
		$413,130 00	$286,371 15

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$122,163 77	
Loans on mortgage of real estate (first liens*),	87,383 77	
Interest due or accrued thereon	4,534 40	
Stocks, bonds, etc., as per schedule	224,072 66	
Loans on collateral security, as per schedule	286,371 15	
Cash in the office of the company	967 76	
deposited in various banks	42,364 40	
Interest due and accrued	17,046 47	
Premiums in course of collection (gross)	51,483 20	
Notes taken for marine and inland risks	3,965 60	
Rents due and accrued	1,547 25	
Gross Assets		†$841,900 43

Liabilities.

Losses claimed and reported	$21,474 25	
disputed or resisted	10,622 31	
Total amount of losses	$32,096 56	
Less re-insurance	3,000 00	
Net amount of unpaid losses	$29,096 56	
Unearned premiums on outstanding risks	243,052 29	
Commissions and brokerage	6,011 33	
Gross Liabilities, except Capital		278,160 18
Surplus as regards Policy-holders		$563,740 25
Paid-up Capital		400,000 00
Surplus over Capital		$163,740 25

* Value of lands mortgaged $95,950 00
Value of buildings thereon 75,500 00
Amount of insurance held as collateral . . . 51,050 00

† The company holds, also, instalment premium notes to the amount of $158,041.26, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

Income.

Cash received for fire premiums	$409,875 80	
Deduct re-insurance and return premiums	62,280 94	
Net cash received for fire premiums		$347,594 86
Cash received for marine and inland premiums,	$82,309 56	
Deduct re-insurance and return premiums	7,372 55	
Net cash received for marine and inl'd prems.		74,937 01
Unpaid premium notes received during the year	$3,965 60	
Interest received on mortgages		7,978 01
Interest and dividends received from all other sources		50,107 77
Income from rents		6,107 83
Gross Cash Income		$486,725 48

Expenditures.

Cash paid for fire losses	$237,540 49	
Deduct salvage and re-insurance	5,585 55	
Net cash paid for fire losses		$231,954 94
Cash paid for marine and inland losses	$61,971 02	
Deduct salvage and re-insurance	3,371 81	
Net cash paid for marine and inland losses		58,599 21
Cash dividends paid		40,000 00
Cash paid for commissions and brokerage		75,901 94
for salaries of officers and employés		25,754 52
for State and local taxes		18,128 57
for incidental expenses		33,279 29
Gross Cash Expenditures		$483,618 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$35,245,846 00	$543,304 07
written during 1878	30,244,576 00	409,875 80
Total	$65,490,422 00	$953,179 87
Deduct risks expired and terminated	28,004,717 00	455,853 28
In force at end of year	$37,485,705 00	$497,326 59
Deduct amount re-insured	665,428 00	13,611 62
Net amount in force	$36,820,277 00	$483,714 97
Marine risks outstanding Dec. 31, 1877	$198,540 00	$7,966 00
written during 1878	15,285,653 97	82,309 56
Total	$15,484,193 97	$90,275 56
Deduct risks expired and terminated	15,191,427 97	85,139 28
In force at end of year	$292,766 00	$5,136 28

MISCELLANEOUS.

Premiums received from organization of company	$3,821,830 85
Losses paid from organization of company	2,484,500 23
Cash dividends declared from organization of company	406,696 47
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	226,095 42
Marine and inland losses incurred during the year	59,766 18
Company's stock owned by directors	194,300 00

TOLEDO FIRE AND MARINE INSURANCE COMPANY, TOLEDO, O.

[Incorporated Feb. 1, 1848. Commenced business April 1, 1848.]

PAID-UP CAPITAL, $200,000.

VALENTINE H. KETCHUM, *President.* *Secretary*, FREDERICK B. DODGE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
First National Bank stock, Toledo	$8,600 00	$12,040 00
Noble county (Ind.) bonds	2,000 00	2,000 00
	$10,600 00	$14,040 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Toledo and Wabash Elevator Company stock	$48,500 00	$19,175 00
Toledo Gas Light Company stock	2,000 00	1,650 00
Masonic Temple Association stock	3,000 00	1,892 87
Milburn Wagon Company stock	3,000 00	2,000 00
Merchants' National Bank stock	1,650 00	1,000 00
Toledo Savings Bank stock	1,100 00	1,000 00
	$59,250 00	$26,717 87

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$31,287 61	
Loans on mortgage of real estate (first liens*),	77,300 00	
Interest due or accrued thereon	2,681 50	
Stocks, bonds, etc., as per schedule	14,040 00	
Loans on collateral security, as per schedule	26,717 87	
Cash in the office of the company	516 06	
deposited in First National Bank	77,850 78	
Interest due and accrued	1,015 86	
Premiums in course of collection (gross)	11,397 65	
Notes taken for marine and inland risks	5,234 34	
Premiums more than 3 months due, $1,630 00		
Gross Assets		$248,041 67

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* Value of lands mortgaged	$127,000 00
Value of buildings thereon	73,000 00
Amount of insurance held as collateral	32,750 00

Liabilities.		
Losses adjusted, unpaid	$12,637 54	
claimed and reported	100 00	
Total amount of losses	$12,737 54	
Less re-insurance	6,666 67	
Net amount of unpaid losses	$6,070 87	
Unearned premiums on outstanding risks	34,860 80	
Commissions and brokerage	600 00	
Gross Liabilities, except Capital		$41,531 67
Surplus as regards Policy-holders		$206,510 00
Paid-up Capital		200,000 00
Surplus over Capital		$6,510 00
Income.		
Cash received for fire premiums	$74,796 71	
Deduct re-insurance and return premiums	9,646 64	
Net cash received for fire premiums		$65,150 07
Cash received for marine and inland premiums,	$51,093 88	
Deduct re-insurance and return premiums	17,908 88	
Net cash rec'd for marine and inland prems.		33,185 00
Unpaid premium notes received during the year	$6,864 34	
Interest received on bonds and mortgages		10,320 43
Interest and dividends received from all other sources		6,142 48
Gross Cash Income		$114,797 98
Expenditures.		
Cash paid for fire losses	$50,331 19	
Deduct salvage and re-insurance	21 33	
Net cash paid for fire losses		$50,309 86
Cash paid for marine and inland losses	$33,805 21	
Deduct salvage and re-insurance	9,277 28	
Net cash paid for marine and inland losses		24,527 93
Cash dividends paid		6,000 00
Cash paid for commissions and brokerage		15,539 92
for salaries of officers and employés		2,885 00
for State and local taxes		1,922 99
for incidental expenses		6,341 12
Gross Cash Expenditures		$107,526 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$4,646,521 00	$76,260 92
written during 1878	5,605,850 00	74,603 24
Total	$10,252,371 00	$150,864 16
Deduct risks expired and terminated	5,721,747 00	84,935 63
In force at end of year	$4,530,624 00	$65,928 53
Deduct amount re-insured	89,916 00	1,383 39
Net amount in force	$4,440,708 00	$64,545 14

Marine risks outstanding Dec. 31, 1877	$96,816 00	$4,350 36
written during 1878	3,340,354 00	47,046 12
Total	$3,437,170 00	$51,396 48
Deduct risks expired and terminated	3,360,237 00	47,417 04
In force at end of year	$76,933 00	$3,979 44

MISCELLANEOUS.

Cash dividends declared from organization of company	$242,664 95
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	49,527 84
Marine and inland losses incurred during the year	23,861 26
Company's stock owned by directors	115,500 00

TRADE INSURANCE COMPANY, CAMDEN, N.J.

[Incorporated March 21, 1872. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

DAVID L. TAYLOR, *President.* *Secretary*, EDMUND MAY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$75,000 00	$75,000 00
Camden Board of Education bonds	3,000 00	3,000 00
New Jersey Mining Company stock	845 00	845 00
	$78,845 00	$78,845 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
11 shares	Eighth Nat'l Bank, Philadelphia	$1,540 00	$1,100 00
100 "	West Jersey Railroad	4,000 00	2,500 00
200 "	Camden Trust Company	6,000 00	5,000 00
Philadelphia city bonds		2,825 00	2,500 00
10 shares	Camden Trust Company	300 00	650 00
10 "	Millville National Bank	750 00	
5 "	First National Bank, Camden	500 00	350 00
125 "	American Dredging Company	5,000 00	4,000 00
25 "	Trade Insurance Company	–	5,750 00
187 "	American Dredging Company	7,500 00	
115 "	Trade Insurance Company	–	6,098 00
40 "	Pennsylvania Railroad	1,320 00	
35 "	Camden Trust Company	1,050 00	
50 "	Millville Insurance Company	5,000 00	
		$35,785 00	$27,948 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*), $126,483 33

* Value of lands mortgaged $100,550 00
Value of buildings thereon 222,600 00
Amount of insurance held as collateral . . . 103,100 00

Interest due or accrued thereon	$3,223 70	
Stocks, bonds, etc., as per schedule	78,845 00	
Loans on collateral security, as per schedule	27,948 00	
Cash in the office of the company	663 92	
deposited in Camden Trust Company	4,557 33	
Interest due and accrued	1,974 99	
Premiums in course of collection (gross)	18,905 11	
Notes taken for marine and inland risks	10,018 61	
Re-insurance due	175 00	
Salvage claims, etc.	4,018 60	
Gross Assets		$276,813 59

LIABILITIES.

Losses adjusted, unpaid	$6,000 13	
claimed and reported	5,000 00	
disputed or resisted	3,000 00	
Unearned premiums on outstanding risks	48,434 21	
Reclaimable on perpetual fire policies	1,028 70	
Dividends to stockholders, unpaid	489 00	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	1,745 16	
Gross Liabilities, except Capital		66,197 20
Surplus as regards Policy-holders		$210,616 39
Paid-up Capital		200,000 00
Surplus over Capital		$10,616 39

INCOME.

Cash received for fire premiums	$82,148 07	
Deduct re-insurance and return premiums	1,643 37	
Net cash received for fire premiums		$80,504 70
Cash rec'd for marine and inland premiums	$15,733 21	
Deduct re-insurance and return premiums	1,119 34	
Net cash received for marine and inland prems.		14,613 87
Unpaid premium notes received during the year	$10,018 61	
Interest received on mortgages		4,508 91
Interest and dividends received from all other sources		6,789 30
Income from miscellaneous sources		540 30
Gross Cash Income		$106,957 08

EXPENDITURES.

Cash paid for fire losses		$55,695 76
for marine and inland losses	$10,110 83	
Deduct salvage and re-insurance	670 98	
Net cash paid for marine and inland losses		9,439 85
Cash dividends paid		12,805 00

Cash paid for commissions and brokerage	$18,881 56
for salaries of officers and employés	5,127 44
for State and local taxes	3,423 07
for incidental expenses	8,293 22
Gross Cash Expenditures	$113,665 90

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$5,214,830 11	$87,340 40
written during 1878	4,967,530 11	82,144 55
Total	$10,182,360 22	$169,484 95
Deduct risks expired and terminated	5,344,758 54	85,193 59
In force at end of year	$4,837,601 68	$84,291 36
Deduct amount re-insured	–	398 70
Net amount in force	$4,837,601 68	$83,892 66
Marine risks outstanding Dec. 31, 1877	$205,598 25	$13,891 14
written during 1878	292,690 50	13,795 31
Total	$498,288 75	$27,686 45
Deduct risks expired and terminated	324,819 25	21,013 81
In force at end of year	$173,469 50	$6,672 64
Deduct amount re-insured	–	25 00
Net amount in force	$173,469 50	$6,647 64

MISCELLANEOUS.

Premiums received from organization of company	$561,538 30
Losses paid from organization of company	338,052 18
Cash dividends declared from organization of company	66,310 00
Dividends declared during the year (6½ per cent)	13,000 00
Fire losses incurred during the year	63,269 14
Marine and inland losses incurred during the year	8,003 92
Company's stock owned by directors	86,000 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Re-organized 1872.]

PAID-UP CAPITAL $500,000.

CHARLES COMSTOCK, *President.* *Secretary*, ROBERT J. SMITH.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$575,000 00	$620,375 00
Cook county bonds	52,500 00	56,371 87
Evanston water loan bonds	20,000 00	20,000 00
Chicago city bonds	13,000 00	13,926 25
	$660,500 00	$710,673 12

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares West Division Railroad	$1,700 00	$1,000 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$11,578 80	
Stocks, bonds, etc., as per schedule	710,673 12	
Loans on collateral security, as per schedule	1,000 00	
Cash in the office of the company	2,822 50	
deposited in Corn Ex. Nat'l Bank,	53,210 25	
Interest due and accrued	1,412 50	
Premiums in course of collection (gross)	30,900 06	
Re-insurance due	8,138 97	
Personal property	$3,000 00	
Gross Assets		$819,736 20

Liabilities.

Losses adjusted, unpaid	$3,690 37	
claimed and reported	10,364 34	
Unearned premiums on outstanding risks	131,762 11	
Commissions and brokerage	13,680 00	
Gross Liabilities, except Capital		159,496 82
Surplus as regards Policy-holders		$660,239 38
Paid-up Capital		500,000 00
Surplus over Capital		$160,239 38

Income.

Cash received for fire premiums	$351,748 61	
Deduct re-insurance and return premiums	84,993 08	
Net cash received for fire premiums		$266,755 53
Cash received for marine and inland premiums,	$17,712 62	
Deduct re-insurance and return premiums	311 73	
Net cash received for marine and inl'd prems.		17,400 89
Interest and dividends received from all sources		34,366 45
Income from commissions, salvages, etc.		15,771 36
Gross Cash Income		$334,294 23

Expenditures.

Cash paid for fire losses	$176,966 53	
Deduct salvage and re-insurance	9,281 18	
Net cash paid for fire losses		$167,685 35
Cash paid for marine and inland losses		9,157 63
Cash dividends paid		45,000 00
Cash paid for commissions and brokerage		47,343 74
for salaries of officers and employés		24,710 00
for State and local taxes		5,001 98
for rent and incidental expenses		22,973 96
Gross Cash Expenditures		$321,872 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$19,858,129 99	$312,971 15
written during 1878	27,990,715 93	351,748 61
Total	$47,848,845 92	$664,719 76
Deduct risks expired and terminated	30,296,415 92	401,560 24
In force at end of year	$17,552,430 00	$263,159 52
Marine risks written during 1878	$4,875,726 00	$17,712 62
Deduct risks expired and terminated	4,875,726 00	17,712 62

Miscellaneous.

Premiums received from organization of company	$2,362,369 50
Losses paid from organization of company	1,278,045 59
Cash dividends declared from organization of company	315,000 00
Dividends declared during the year (9 per cent)	45,000 00
Fire losses incurred during the year	184,124 79
Marine and inland losses incurred during the year	7,219 20
Company's stock owned by directors	92,800 00

UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

Paid-up Capital, $200,000.

Richard S. Smith, *President.* *Secretary*, John B. Craven.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Camden and Amboy R.R coupon bonds, 6s	$11,200 00	$11,648 00
Chesapeake and Delaware Canal reg. bonds, 6s,	14,610 00	10,957 50
Pennsylvania R.R. 1st mort. coupon bonds, 6s,	1,000 00	1,070 00
Schuylkill Navigation Co. registered bonds, 6s,	10,000 00	6,200 00
Philadelphia and Erie R.R. coupon bonds, 6s,	10,000 00	10,375 00
Pennsylvania Canal Co. coupon bonds, 6s	15,000 00	9,750 00
North Pennsylvania Railroad coupon bonds	14,500 00	16,075 00
Pittsburg water loan coupon bonds, 7s	10,000 00	10,500 00
Philadelphia and Reading R.R. reg. bonds, 7s,	5,000 00	5,000 00
Lehigh Valley Railroad registered bonds, 6s	5,000 00	5,525 00
American Steamship Co. coupon bonds, 6s	5,000 00	4,150 00
United States bonds	10,300 00	10,779 75
Philadelphia city warrants	78,527 43	79,509 02
Susquehanna Coal Company coupon bonds, 6s,	10,000 00	8,900 00
100 shares Little Schuylkill Railroad	5,000 00	4,200 00
134 " Pennsylvania Railroad	6,700 00	4,171 75
133 " North Pennsylvania Railroad	6,650 00	4,921 00
48 " Delaware Railroad	1,200 00	1,248 00

106 shares Pennsylvania Canal Company .	$5,300 00	$742 00
68 " Philadelphia National Bank . .	6,800 00	10,880 00
88 " Farmers' and Mechanics' Nat'l B'k,	8,800 00	10,032 00
88 " Delaware Mutual Safety Ins. Co. .	2,200 00	3,080 00
20 " Philadelphia and So. Mail S.S. Co.	5,000 00	400 00
525 " Harrisburg, P., M. J., and Lan. R.R.	26,250 00	28,875 00
	$274,037 43	$258,989 02

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
240 shares Pennsylvania Railroad . . .	$7,470 00	$4,500 00
20 " Philadelphia and Reading Railroad,	245 00	$1,000 00
6 " Philadelphia and Reading Railroad,	186 75	
7 " Lehigh Navigation Company . .	105 00	
22 " Lehigh Valley Railroad . . .	742 50	
Ground rent	3,000 00	1,000 00
10 shares Homestead B. and L. Association .	600 00	200 00
Pittsburg, Cincinnati, and St. Louis bonds .	1,000 00	500 00
25 shares Union Mutual B. and L. Ass'n .	900 00	300 00
Frankford and Philadelphia Railroad bond .	535 00	450 00
Northern Central Railroad 2d mortgage bond,	4,500 00	38,200 00
Northern Central Railroad gold bond . .	960 00	
28 shares Conshohocken Quarry Company .	700 00	
100 " National Car Company . .	6,500 00	
240 " Fidelity Ins., Trust, and S. D. Co.	30,000 00	
2000 " Central Colorado Imp. Company .	1,200 00	
City Philadelphia bonds	580 00	350 00
	$59,224 25	$46,500 00

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule . .	$258,989 02	
Loans on collateral security, as per schedule .	46,500 00	
Cash in the office of the company . . .	2,210 69	
deposited in various banks . . .	10,654 62	
Interest due and accrued	7,269 98	
Premiums in course of collection (gross) .	21,796 02	
Notes taken for marine and inland risks . .	16,673 03	
Re-insurance due	2,500 00	
Gross Assets		$366,593 36

Liabilities.

Losses adjusted, unpaid	$2,011 36
claimed and reported	25,276 79
disputed or resisted	2,000 00
Unearned premiums on outstanding risks .	63,688 19
Reclaimable on perpetual fire policies . .	26,020 89
Dividends to stockholders, unpaid . . .	2,250 74

Due and accrued for rent, salaries, etc.	$1,000 00	
Commissions and brokerage	150 00	
Gross Liabilities, except Capital		$122,397 97
Surplus as regards Policy-holders		$244,195 39
Paid-up Capital		200,000 00
Surplus over Capital		$44,195 39

Income.

Cash received for fire premiums	$89,260 96	
Deduct re-insurance and return premiums	10,883 16	
Net cash received for fire premiums		$78,377 80
Cash received for marine and inland prems.	$112,492 90	
Deduct re-insurance and return premiums	26,748 05	
Net cash rec'd for marine and inland prems.		85,744 85
Unpaid premium notes received during year $16,673 03		
Interest and dividends received from all sources		18,327 61
Gross Cash Income		$182,450 26

Expenditures.

Cash paid for fire losses	$32,725 13	
Deduct salvage and re-insurance	132 61	
Net cash paid for fire losses		$32,592 52
Cash paid for marine and inland losses	$69,101 13	
Deduct salvage and re-insurance	14,836 96	
Net cash paid for marine and inland losses		54,264 17
Cash dividends paid		15,642 26
Cash paid for commissions and incidentals		23,979 96
for salaries of officers and employés		17,607 32
for State and local taxes.		3,666 70
Gross Cash Expenditures.		$147,752 93

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$6,348,356 00	$58,381 02
written during 1878	9,890,147 00	89,260 96
Total	$16,238,503 00	$147,641 98
Deduct risks expired and terminated	8,450,059 00	82,406 95
In force at end of year	$7,788,444 00	$65,235 03
Deduct amount re-insured	124,394 00	2,742 79
Net amount in force	$7,664,050 00	$62,492 24

Marine risks outstanding Dec. 31, 1877	$315,025 00	$19,447 15
written during 1878	6,056,699 00	112,492 90
Total	$6,371,724 00	$131,940 05
Deduct risks expired and terminated	5,780,595 00	99,553 24
In force at end of year	$591,129 00	$32,386 81
Deduct amount re-insured	19,400 00	945 00
Net amount in force	$571,729 00	$31,441 81
Perpetual risks in force	$757,175 00	

MISCELLANEOUS.

Premiums received from organization of company	$13,565,169 00
Losses paid from organization of company	10,051,937 00
Cash dividends declared from organization of company	1,686,599 00
Dividends declared during the year	16,000 00
Fire losses incurred during the year	39,238 89
Marine and inland losses incurred during the year	62,085 00
Company's stock owned by directors	36,300 00

UNITED STATES LLOYDS, NEW YORK.

[Organized 1873. Commenced business 1873.]

HIGGINS & COX, *Attorneys for the Subscribers.*

Office, No. 50 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$175,000 00	$194,062 50
New York city and county bonds, 7s	100,000 00	119,000 00
Boston city bonds, 5s (gold)	50,000 00	55,875 00
Atlantic Mutual Insurance Company's scrip	–	7,190 00
		$376,127 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$376,127 50	
Loans on collateral security	29,000 00	
Cash in various b'ks and with foreign bankers,	142,872 69	
Interest due and accrued	2,833 34	
Premiums in course of collection (net)	39,522 43	
Notes taken for marine and inland risks	6,128 75	
Salvages and re-insurance	14,077 30	
Re-insurance premiums and rebates	6,321 94	
Gross Assets		$616,883 95

LIABILITIES.

Net amount of unpaid losses	$36,122 07	
Unearned premiums on outstanding risks	65,510 90	
Deposit in trust	752 12	
Sundry expenses	1,100 00	
Gross Liabilities		103,485 09
Surplus as regards Policy-holders		$513,398 86

INCOME.

Cash received for marine and inland premiums,	$546,866 76	
Deduct re-insurance and return premiums	38,403 51	
Net cash received for marine and inland prems.		$508,463 25
Interest and dividends received from all sources		23,028 62
Income from brokerage and discount		1,627 51
Income from premium on gold		784 94
Gross Cash Income		$533,904 32

EXPENDITURES.

Net cash paid for marine and inland losses	$309,144 15
Cash paid for brokerage and incidentals	71,194 84
Rebates in lieu of scrip	92,473 18
Gross Cash Expenditures	$472,812 17

MISCELLANEOUS.

Marine and inland losses incurred during the year	$309,144 00

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated Dec. 7, 1867. Commenced business Dec. 9, 1867.]

PAID-UP CAPITAL, $200,000.

WILLARD IVES, *President.* *Secretary*, JESSE M. ADAMS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$125,000 00	$130,898 44
Davis Sewing Machine bonds	1,000 00	1,000 00
	$126,000 00	$131,898 44

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Union Pacific Railroad bond	$1,088 00	
Northern Insurance Company stock	2,200 00	$3,200 00
Bond and mortgage	842 00	
Merchants' Bank stock	910 00	1,700 00
Agricultural Insurance Company stock	875 00	
Union Bank (Watertown) stock	3,850 00	
Agricultural Insurance Company stock	3,500 00	6,200 00
Bond and mortgage	866 00	
Merchants' Bank stock	3,000 00	3,000 00
Northern Insurance Company stock	500 00	
Merchants' Bank stock	910 00	1,600 00
Agricultural Insurance Company stock	875 00	
Merchants' Bank stock	1,050 00	1,500 00
Northern Insurance Company stock	500 00	

Merchants' Bank stock	$910 00	$1,200 00
Bond and mortgages	1,000 00	
Bond and mortgages	1,000 00	1,454 30
Agricultural Insurance Company	1,758 00	
Bonds and mortgages	2,060 00	1,823 15
Agricultural Insurance Company	76,404 00	44,413 54
	$104,098 00	$66,090 99

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$36,465 46	
Loans on mortgage of real estate (first liens*),	335,963 94	
Interest due or accrued thereon	14,820 56	
Stocks, bonds, etc., as per schedule	131,898 44	
Loans on collateral security, as per schedule	66,090 99	
Cash in the office of the company	7,365 60	
deposited in various banks	79,529 47	
Interest due and accrued	5,306 13	
Premiums in course of collection (net)	87,375 45	
Gross Assets		$764,816 04

Liabilities.

Losses adjusted, unpaid	$5,174 00	
claimed and reported	25,826 00	
disputed or resisted	7,650 00	
Unearned premiums on outstanding risks	443,688 25	
Gross Liabilities, except Capital		482,338 25
Surplus as regards Policy-holders		$282,477 79
Paid-up Capital		200,000 00
Surplus over Capital		$82,477 79

Income.

Cash received for fire premiums	$475,156 90	
Deduct re-insurance and return premiums	38,150 76	
Net cash received for fire premiums		$437,006 14
Interest received on mortgages		22,743 11
Interest and dividends received from all other sources		9,696 36
Gross Cash Income		$469,445 61

Expenditures.

Cash paid for fire losses	$235,816 11
Cash dividends paid	20,000 00
Cash paid for commissions and brokerage	96,954 76

* Value of lands mortgaged $779,610 00
Value of buildings thereon 290,240 00
Amount of insurance held as collateral . . . 236,410 00

Cash paid for salaries of officers and employés	$34,726 27
for State and local taxes	11,918 79
for incidental expenses	38,497 32
Gross Cash Expenditures	$137,913 25

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$103,427,069 00	$881,283 23
written during 1878	57,485,565 00	474,007 06
Total	$160,912,634 00	$1,355,290 29
Deduct risks expired and terminated	54,673,682 00	429,733 26
In force at end of year	$106,238,952 00	$925,557 03

MISCELLANEOUS.

Premiums received from organization of company	$2,700,598 35
Losses paid from organization of company	1,225,628 83
Cash dividends declared from organization of company	200,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	238,887 33
Company's stock owned by directors	117,800 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, NEW YORK.

[Incorporated, as a Mutual, Mar. 14, 1837. Commenced business, as Joint Stock, Jan. 1, 1870.]

PAID-UP CAPITAL, $300,000.

GEORGE J. PENFIELD, *President.* *Secretary*, GEORGE R. CRAWFORD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$480,000 00	$510,793 75
Chesapeake and Ohio Railroad bonds	10,000 00	3,000 00
Manufacturers' and Merchants' Bank stock	2,000 00	2,000 00
Taylor Iron Works stock	2,500 00	625 00
Harlem Bridge and Fordham R.R. stock	3,000 00	600 00
	$497,500 00	$517,018 75

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Huguenot Park Association stock	$3,500 00	$2,000 00
Citizens' Bank stock	4,000 00	2,000 00
Bond and mortgage assigned	500 00	500 00
Central Bank (Westchester county) stock	2,600 00	2,000 00
Star Fire Insurance Company stock	3,600 00	2,100 00
	$14,200 00	$8,600 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$33,707 43	
Loans on mortgage of real estate (first liens*),	165,450 00	
Interest due or accrued thereon	4,237 35	
Stocks, bonds, etc., as per schedule	517,018 75	
Loans on collateral security, as per schedule	8,600 00	
Cash in the office of the company	8,138 70	
deposited in various banks	30,843 32	
Interest due and accrued	379 05	
Premiums in course of collection (gross)	62,781 01	
Rents due and accrued	1,550 00	
Gross Assets		$832,705 61
Deduct special deposits in other States		36,837 50
Balance		$795,868 11

Liabilities.

Losses adjusted, unpaid	$11,065 00	
claimed and reported	24,548 00	
disputed or resisted	12,140 00	
Unearned premiums on outstanding risks	302,959 50	
Dividends to stockholders, unpaid	164 70	
Commissions and brokerage	6,269 54	
Gross Liabilities, except Capital	$357,146 74	
Deduct liabilities on special deposits	9,700 20	
		347,446 54
Surplus as regards Policy-holders		$448,421 57
Paid-up Capital		300,000 00
Surplus over Capital		$148,421 57

Income.

Cash received for fire premiums	$572,829 59	
Deduct re-insurance and return premiums	64,644 99	
Net cash received for fire premiums		$508,184 60
Interest received on mortgages		11,960 47
Interest and dividends received from all other sources		28,971 76
Gross Cash Income		$549,116 83

Expenditures.

Cash paid for fire losses	$364,439 55	
Deduct salvage and re-insurance	2,939 81	
Net cash paid for fire losses		$361,499 74

* Value of lands mortgaged $148,000 00
Value of buildings thereon 329,500 00
Amount of insurance held as collateral . . . 204,150 00

Cash dividends paid	$30,024 00
Cash paid for commissions and brokerage	92,566 40
for salaries of officers and employés	29,100 00
for State and local taxes	14,016 68
for rent and incidentals	72,272 55
Gross Cash Expenditures	$599,479 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$69,736,942 00	$697,773 62
written during 1879	65,460,284 00	572,736 45
Total	$135,197,226 00	$1,270,510 07
Deduct risks expired and terminated	70,136,066 00	652,579 52
In force at end of year	$65,061,160 00	$617,930 55
Deduct amount re-insured	497,629 00	4,238 03
Net amount in force	$64,563,531 00	$613,692 52

Miscellaneous.

Premiums received from organization of company	$6,118,520 71
Losses paid from organization of company	3,345,494 05
Cash dividends declared from organization of company	218,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	376,533 14
Company's stock owned by directors	148,000 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

Paid-up Capital, $250,000.

Edmund Driggs, *President.* *Secretary*, N. W. Meserole.

Office, No. 13 Broadway, Brooklyn, E.D.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$236,000 00	$255,192 50
Union Ferry Company stock	10,600 00	13,780 00
Mechanics' and Traders' Bank stock, Greenp't,	8,000 00	7,200 00
Grand Street and Newtown Railroad stock	25,000 00	20,000 00
Nassau National Bank stock, Brooklyn	1,000 00	1,550 00
Long Island Bank stock, Brooklyn	10,000 00	9,500 00
First National Bank stock, Brooklyn	8,100 00	14,580 00
People's Gas Light Company stock, Brooklyn,	26,000 00	7,800 00
Metropolitan Gas Light Co. stock, Brooklyn	5,000 00	3,000 00

Citizens' Gas Light Company stock, Brooklyn,	$7,120 00	$4,272 00
Dry Dock, E. B'dway, and Battery R.R. stock,	20,000 00	20,000 00
Grand Street and Newtown Railroad bonds .	20,000 00	20,000 00
Georgia state bonds	25,000 00	25,000 00
Brooklyn City Railroad stock	10,710 00	17,136 00
Broadway Railroad stock, Brooklyn . .	11,000 00	16,500 00
	$423,530 00	$435,510 50

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
Manufacturers' National Bank stock, N.Y. .	$2,850 00	$2,000 00
First National Bank stock, Brooklyn . .	1,800 00	2,000 00
Broadway Railroad Company stock, Brooklyn,	1,500 00	
Pacific Bank stock, New York . . .	4,050 00	5,000 00
Metropolitan Gas Light Co. stock, Brooklyn .	1,200 00	
Importers' and Traders' Ins. Co. stock, N.Y.	525 00	
New York City Insurance Company stock .	455 00	
People's Gas Light Company stock, Brooklyn,	300 00	200 00
Pacific Fire Insurance Co. stock, New York .	2,400 00	1,500 00
Bushwick Railroad Company stock, Brooklyn,	10,800 00	9,000 00
Southside Railroad Co. stock, Long Island .	3,000 00	2,728 00
Delaware and Hudson Canal Company stock .	1,330 00	1,900 00
Manufacturers' National Bank stock, N.Y. .	1,311 00	
Grand St. and Newtown R.R. stock, Brooklyn,	3,520 00	2,750 00
Manufacturers' National Bank stock N.Y. .	1,909 50	1,650 00
Merchants' Insurance Company stock, N.Y. .	3,000 00	750 00
Cypress Hill Cemetery bonds	9,000 00	6,500 00
Brooklyn Gas Company stock	10,560 00	13,500 00
Nassau Gas Company stock, Brooklyn . .	4,500 00	
Nassau Gas Company scrip, Brooklyn . .	1,500 00	
First National Bank stock, Brooklyn . .	11,340 00	6,000 00
Williamsburgh Savings Bank book . . .	1,600 00	140 00
Union Ferry Company stock	780 00	600 00
Equitable G. L. and Construction Co. stock .	1,500 00	1,000 00
Mechanics' Fire Ins. Co. stock, Brooklyn .	3,300 00	1,950 00
First National Bank stock, Brooklyn . .	2,880 00	10,000 00
Mechanics' Bank stock, Brooklyn . . .	1,875 00	
Baltimore Gas Light Company stock . .	6,750 00	
Kings County Fire Ins. Co. stock, Brooklyn .	3,500 00	2,000 00
Lafayette Fire Insurance Co. stock, Brooklyn,	2,250 00	1,000 00
People's Gas Company stock, Brooklyn . .	150 00	
Park Bank stock, New York	450 00	400 00
	$101,885 50	$72,568 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate . .	$90,741 55
Loans on mortgage of real estate (first liens*),	251,370 00

* Value of lands mortgaged $208,200 00
Value of buildings thereon 279,500 00
Amount of insurance held as collateral . . . 231,800 00

Interest due or accrued thereon	$5,830 07	
Stocks, bonds, etc., as per schedule	435,510 50	
Loans on collateral security, as per schedule	72,568 00	
Cash in the office of the company	2,847 34	
deposited in various banks	32,419 33	
Interest due and accrued	8,030 16	
Premiums in course of collection (gross)	31,119 46	
Rents due and accrued	272 00	
Premiums more than 3 months due, $1,022 94		
Gross Assets		*$930,708 41
Deduct special deposits in other States		36,632 50
		$894,075 91

LIABILITIES.

Losses adjusted, unpaid	$8,228 15	
claimed and reported	12,430 00	
disputed or resisted	5,916 17	
Unearned premiums on outstanding risks	196,682 60	
Due and accrued for rent, salaries, etc.	2,466 66	
Commissions and brokerage	4,667 91	
Gross Liabilities, except Capital	$230,391 49	
Deduct liabilities on special deposits	6,155 31	
		224,236 18
Surplus as regards Policy-holders		$669,839 73
Paid-up Capital		250,000 00
Surplus over Capital		$419,839 73

INCOME.

Cash received for fire premiums	$367,809 56	
Deduct re-insurance and return premiums	15,042 00	
Net cash received for fire premiums		$352,767 56
Cash rec'd for marine and inland premiums	$5,414 72	
Deduct re-insurance and return premiums	705 22	
Net cash rec'd for marine and inland prems.		4,709 50
Interest received on mortgages		15,613 82
Interest and dividends received from all other sources		27,153 14
Income from rents		1,637 51
Profit on gold sold		129 88
Gross Cash Income		$402,011 41

EXPENDITURES.

Cash paid for fire losses	$117,664 32	
Deduct salvage and re-insurance	256 30	
Net cash paid for fire losses		$117,408 02

* Including $200,000 special reserve fund, held under New York "Surplus Law."

Cash paid for marine and inland losses	$8,071 24	
Deduct salvage and re-insurance	300 58	
Net cash paid for marine and inland losses		$7,770 66
Cash dividends paid		50,150 00
Cash paid for commissions and brokerage		63,161 44
for salaries of officers and employés		42,924 99
for State and local taxes		2,149 76
for incidentals		43,062 02
Gross Cash Expenditures		$326,626 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$51,534,491 00	$379,323 16
written during 1878	52,787,834 00	358,798 37
Total	$104,322,325 00	$738,121 53
Deduct risks expired and terminated	52,717,743 00	352,430 90
In force at end of year	$51,604,582 00	$385,690 63
Deduct amount re-insured	180,043 00	1,726 14
Net amount in force	$51,424,539 00	$383,964 49
Marine risks written during 1878	$719,700 00	$4,427 99
Deduct risks expired and terminated	719,700 00	4,427 99

Miscellaneous.

Premiums received from organization of company	$5,597,228 68
Losses paid from organization of company	2,957,697 51
Cash dividends declared from organization of company	602,500 00
Dividends declared during the year (20 per cent)	50,000 00
Fire losses incurred during the year	129,442 19
Marine and inland losses incurred during the year	7,770 66
Company's stock owned by directors	99,400 00

AGGREGATE.

Capital Stock.	
Outstanding capital actually paid up in cash	$41,414,090 00
Assets.	
Gross present Assets	$114,278,449 00
Liabilities.	
Gross present Liabilities	$32,960,531 00
Income.	
Cash actually received for fire premiums	$29,659,189 00
for marine and inland premiums	10,729,701 00
for interest and dividends from all sources	5,503,329 00
from all other sources	386,086 00
Gross Cash Income	$46,278,305 00
Expenditures.	
Cash actually paid during the year for fire losses	$14,713,119 00
for marine and inland losses	7,844,622 00
for dividends to stockholders	5,258,045 00
for redemption of scrip	2,418,628 00
for interest to scripholders	605,194 00
for brokerage and commissions on premiums	5,537,670 00
for salaries and pay of officers and employés	3,759,400 00
for State and local taxes	934,420 00
for office, agency, and incidental expenses	3,222,737 00
Gross Cash Expenditures	$44,293,835 00
Miscellaneous.	
Whole amount of fire risks written during the year	$3,736,517,625 00
premiums charged or receivable thereon	32,717,227 00
marine and inland risks written during the year,	1,217,071,896 00
premiums charged or receivable thereon	12,093,905 00
fire risks terminated during the year	3,676,472,811 00
marine and inland risks terminated	1,215,658,494 00
fire risks outstanding at end of year	3,963,672,829 00
marine and inland risks outstanding	149,924,476 00
notes received for marine and inland risks	2,646,662 00
dividends declared	5,250,265 00
fire losses incurred	14,782,079 00
marine losses incurred	8,248,472 00

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1878.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

New England Office, No. 8 Exchange Place, Boston.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$450,000 00	$505,187 50
Deposit state of Mississippi	15,000 00	15,000 00
Dominion Government bonds	50,000 00	50,750 00
	$515,000 00	$570,937 50

Summary of Assets, Dec. 31, 1878.

Stocks, bonds, etc., as per schedule	$570,937 50	
Cash in the office of the company	16,069 95	
deposited in various banks	33,942 80	
Interest due and accrued	900 00	
Premiums in course of collection (gross)	47,697 34	
Notes taken for marine and inland risks	1,898 31	
Salvage on losses paid	634 06	
Office furniture	$3,160 00	
Gross Assets		$672,079 96
Deduct special deposits in other States		301,375 00
Balance		$370,704 96

Liabilities.

Losses claimed and reported	$45,652 57	
disputed or resisted	3,500 00	
Total amount of losses	$49,152 57	
Less re-insurance	1,666 00	
Net amount of unpaid losses	$47,486 57	
Unearned premiums on outstanding risks	247,640 21	
Commissions and brokerage	6,265 40	
Gross Liabilities	$301,392 18	
Deduct liabilities on special deposits	50,488 04	
		250,904 14
Surplus		*$119,800 82

* Note. — Since this statement was rendered, this company has increased its deposits in hands of trustees in this country in the sum of $98,133.

Income.

Cash received for fire premiums	$488,972 71	
Deduct re-insurance and return premiums	57,366 95	
Net cash received for fire premiums		$431,605 76
Cash received for marine and inland premiums,	$17,296 51	
Deduct re-insurance and return premiums	2,805 36	
Net cash received for marine and inl'd prems.		14,491 15
Unpaid premium notes received during the year	$1,898 31	
Interest and dividends received from all sources		22,353 08
Gross Cash Income		$468,449 99

Expenditures.

Cash paid for fire losses	$270,124 48	
Deduct salvage and re-insurance	5,764 81	
Net cash paid for fire losses		$264,359 67
Cash paid for marine and inland losses		3,162 43
for commissions and brokerage		96,379 46
for salaries of officers and employés		4,500 00
for State and local taxes		12,992 47
for incidental expenses		65,263 25
Gross Cash Expenditures		$446,657 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$35,759,431 00	$426,409 37
written during 1878	48,726,132 00	458,965 62
Total	$84,485,563 00	$885,374 99
Deduct risks expired and terminated	43,229,660 00	407,573 21
In force at end of year	$41,255,903 00	$477,801 78
Deduct amount re-insured	410,785 00	5,263 79
Net amount in force	$40,845,118 00	$472,537 99
Marine risks outstanding Dec. 31, 1877	$179,850 00	3,384 42
written during 1878	2,904,953 00	16,256 91
Total	$3,084,803 00	$19,641 33
Deduct risks expired and terminated	2,889,353 00	16,035 04
In force at end of year	$195,450 00	$3,606 29

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, ALFRED PELL.

Office, No. 37 Wall Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$1,277,996 00	
Cash in the office of the company	1,712 73	
deposited in various banks	79,016 89	
Premiums in course of collection (gross)	135,320 43	
Gross Assets		$1,494,046 05
Deduct special deposits in other States		235,687 50
Balance		$1,258,358 55

LIABILITIES.

Losses adjusted, unpaid	$4,605 18	
claimed and reported	36,039 17	
disputed or resisted	8,690 60	
Total amount of losses	$49,334 95	
Less re-insurance	1,000 00	
Net amount of unpaid losses	$48,334 95	
Unearned premiums on outstanding risks	512,475 81	
Commissions and brokerage	19,447 31	
Unpaid drafts	1,135 06	
Gross Liabilities	$581,393 13	
Deduct liabilities on special deposits	21,303 80	
		560,089 33
Surplus		$698,269 22

INCOME.

Cash received for fire premiums	$1,060,727 59	
Deduct re-insurance and return premiums,	169,403 49	
Net cash received for fire premiums		$891,324 10
Interest and dividends received from all sources		49,618 50
Gross Cash Income		$940,942 60

EXPENDITURES.

Cash paid for fire losses	$420,879 22	
Deduct salvage and re-insurance	2,093 14	
Net cash paid for fire losses		$418,786 08
Cash paid for commissions and brokerage		133,683 50

Cash paid for salaries of officers and employés	$53,148 41
for State and local taxes	15,796 13
for incidentals	55,360 17
Gross Cash Expenditures	$676,774 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$72,175,464 00	$874,912 31
written during 1878	123,467,091 74	1,090,940 79
Total	$195,642,555 74	$1,965,853 10
Deduct risks expired and terminated	49,780,104 82	935,792 74
In force at end of year	$100,862,450 92	$1,030,060 36
Deduct amount re-insured	2,408,518 18	37,206 81
Net amount in force	$98,453,932 74	$992,853 55

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

H. E. Bowers, *Manager.*

Office, No. 60 Wall Street, New York.

Summary of Assets, Dec. 31, 1878.

United States bonds	$798,156 25	
Cash deposited in various banks	56,078 23	
Interest due and accrued	10,000 00	
Premiums in course of collection (gross)	21,129 28	
Gross Assets		$885,363 76
Deduct special deposits in other States		133,593 75
Balance		$751,770 01

Liabilities.

Losses claimed and reported	$7,637 23	
Unearned premiums on outstanding risks	96,528 63	
Due and accrued for rent, salaries, etc.	823 61	
State and local taxes	1,199 06	
Commissions and brokerage	3,175 41	
Return premiums	1,245 76	
Gross Liabilities	$110,609 70	
Deduct liabilities on special deposits	8,996 65	
		$101,613 05
Surplus		$650,156 96

INCOME.

Cash received for fire premiums	$202,423 08	
Deduct re-insurance and return premiums	49,721 21	
Net cash received for fire premiums		$152,701 87
Interest and dividends received from all sources		37,389 10
Gross Cash Income		$190,090 97

EXPENDITURES.

Cash paid for fire losses	$58,401 19
for salaries of officers and employés	23,342 99
for State and local taxes	5,448 78
for incidental expenses	12,718 78
Remittance to home office $32,675 77	
Gross Cash Expenditures	$99,911 74

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$18,314,410 87	$147,443 96
written during 1878	34,118,913 28	204,879 14
Total	$52,433,324 15	$352,323 10
Deduct risks expired and terminated	31,373,643 26	178,776 57
In force at end of year	$21,059,680 89	$173,546 53
Deduct amount re-insured	202,762 50	1,936 00
Net amount in force	$20,856,918 39	$171,610 53

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, SOPHUS V. DORRIEN.

Office, No. 178 Broadway, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$702,070 00	
Deposited in various banks	40,675 60	
Premiums in course of collection (net)	35,508 97	
Gross Assets		$778,254 57
Deduct special deposits in other States		160,500 00
Balance		$617,754 57

LIABILITIES.

Net amount of unpaid losses	$34,570 00	
Unearned premiums on outstanding risks	196,023 94	
Gross Liabilities	$230,593 94	
Deduct liabilities on special deposits	5,979 82	
		224,614 12
Surplus		$393,140 45

INCOME.

Cash received for fire premiums	$422,583 68	
Deduct re-insurance and return premiums	49,055 93	
Net cash received for fire premiums		$373,527 75
Interest and dividends received from all sources		30,119 71
Gross Cash Income		$403,647 46

EXPENDITURES.

Cash paid for fire losses	$170,069 63
for commissions and brokerage	78,377 14
for salaries of officers and employés	16,375 50
for State and local taxes	7,661 89
for incidentals	22,628 90
Gross Cash Expenditures	$295,113 06

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1877	$32,245,055 00	$351,051 58
written during 1878	44,768,392 00	424,619 45
Total	$77,013,447 00	$775,671 03
Deduct risks expired and terminated	41,295,259 00	385,190 60
In force at end of year	$35,718,188 00	$390,480 43
Deduct amount re-insured	298,291 00	3,036 31
Net amount in force	$35,419,897 00	$387,444 12

UNITED STATES BRANCH OF THE HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, WILLIAM F. HEINS.

Office, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$295,395 00	
Cash in the office of the company	1,770 02	
deposited in various banks	20,063 58	
Interest due and accrued	57 32	
Premiums in course of collection (gross)	2,827 90	
Gross Assets		$320,113 82

Liabilities.

Losses claimed and reported	$2,500 00	
Unearned premiums on outstanding risks	11,148 20	
Due and accrued for rent	150 00	
Commissions and brokerage	582 21	
Gross Liabilities		$14,380 41
Surplus		$305,733 41

Income.

Cash received for fire premiums	$22,078 01	
Deduct re-insurance and return premiums	2,205 46	
Net cash received for fire premiums		$19,872 55
Interest and dividends received from all sources		6,128 90
Gross Cash Income		$26,001 45

Expenditures.

Cash paid for fire losses	$35 69
for commissions and brokerage	3,405 84
for salaries of officers and employés	2,026 12
for State and local taxes	6 33
for incidentals	4,698 90
Gross Cash Expenditures	$10,172 88

Risks and Premiums.

		Premiums.
Fire risks written during 1878	3,750,199 97	$24,905 91
Deduct risks expired and terminated	727,433 60	2,924 67
In force at end of year	$3,022,766 37	$21,981 24

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, Richard D. Alliger.

Office, No. 33 Pine Street, New York.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$617,300 00	$657,216 00
Virginia state bonds	86,000 00	21,500 00
Alabama state bonds	10,000 00	4,300 00
Tennessee state bonds	20,000 00	6,000 00
South Carolina state bonds	20,000 00	5,000 00
	$753,300 00	$694,016 00

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$165,500 00	
Stocks, bonds, etc., as per schedule	694,016 00	
Cash in the office of the company	203 00	
deposited in various banks	22,791 00	
Premiums in course of collection (gross)	16,527 00	
Gross Assets		$899,037 00
Deduct special deposits in other States		238,757 00
Balance		$660,280 00

Liabilities.

Losses adjusted, unpaid	758 00	
claimed and reported	13,147 00	
disputed or resisted	8,993 00	
Unearned premiums on outstanding risks	213,568 00	
Commissions and brokerage	1,123 00	
Gross Liabilities	$237,589 00	
Deduct liabilities on special deposits	26,191 00	
		211,398 00
Surplus		$448,882 00

Income.

Cash received for fire premiums	$449,054 00	
Deduct re-insurance and return premiums	76,553 00	
Net cash received for fire premiums		$372,501 00
Interest and dividends received from all sources		32,628 00
Income from rents		5,879 00
Gross Cash Income		$411,008 00

Expenditures.

Cash paid for fire losses	$178,287 00	
Deduct salvage and re-insurance	1,311 00	
Net cash paid for fire losses		176,976 00
Cash paid for commissions and brokerage		62,002 00
for salaries of officers and employés		25,504 00
for State and local taxes		13,464 00
for incidentals		21,142 00
Gross Cash Expenditures		$299,088 00

Risks and Premiums.

Fire risks outstanding Dec. 31, 1877	$31,956,348 00	$390,176 00
written during 1878	42,613,383 00	439,701 00
Total	$74,569,731 00	$829,877 00
Deduct risks expired and terminated	39,277,060 00	407,290 00
In force at end of year	$35,292,671 00	$422,587 00
Deduct amount re-insured	5,000 00	28 00
Net amount in force	$35,287,671 00	$422,559 00

UNITED STATES BRANCH OF LA CAISSE GÉNÉRALE DES ASSURANCES, ETC., PARIS, FRANCE.

Resident Secretary, JULIEN LE CESNE.

Office, Western Union Building, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$349,440 00	
Cash deposited in various banks	39,700 00	
Premiums in course of collection (net)	59,083 94	
Re-insurance due	1,266 67	
Gross Assets		$449,490 61

LIABILITIES.

Losses adjusted, unpaid	$10,368 47	
claimed and reported	8,465 00	
disputed or resisted	3,602 48	
Unearned premiums on outstanding risks	155,201 09	
State and local taxes	1,800 00	
Gross Liabilities		179,437 04
Surplus		$270,053 57

INCOME.

Cash received for fire premiums	$456,292 23	
Deduct re-insurance and return premiums	100,143 06	
Net cash received for fire premiums		$356,149 17
Interest and dividends received from all sources		14,411 05
Received from home office	$60,000 00	
Gross Cash Income		$370,560 22

EXPENDITURES.

Cash paid for fire losses	$209,712 60	
Deduct salvage and re-insurance	4,211 94	
Net cash paid for fire losses		$205,500 66
Cash paid for commissions and brokerage		105,734 89
for salaries of officers and employés		14,220 18
for State and local taxes		2,400 00
for incidentals		12,179 04
Gross Cash Expenditures		$340,034 77

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$20,110,279 00	$269,736 43
written during 1878	35,618,901 00	456,292 23
Total	$55,729,180 00	$726,028 66
Deduct risks expired and terminated	30,987,430 00	409,655 54
In force at end of year	$24,741,750 00	$316,373 12
Deduct amount re-insured	1,198,202 00	17,265 85
Net amount in force	$23,543,548 00	$299,107 27

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

Resident Manager, HENRY ROBERTSON.

Office, No. 187 Broadway, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$760,750 00	
Cash deposited in various banks	25,528 38	
Premiums in course of collection (net)	40,026 62	
Gross Assets		$826,305 00
Deduct special deposits in other States		185,250 00
Balance		$641,055 00

LIABILITIES.

Losses adjusted, unpaid	$15,001 41	
claimed and reported	29,164 63	
disputed or resisted	14,492 84	
Unearned premiums on outstanding risks	374,331 99	
State and local taxes	3,000 00	
Gross Liabilities	$435,990 87	
Deduct liabilities on special deposits	21,000 00	
		414,990 87
Surplus		$226,064 13

INCOME.

Cash received for fire premiums	$760,775 74	
Deduct re-insurance and return premiums	98,781 93	
Net cash received for fire premiums		$661,993 81
Income from all other sources		292 38
Gross Cash Income		$662,286 19

EXPENDITURES.

Cash paid for fire losses	$305,175 41
for commissions and brokerage	99,299 07
for salaries of officers and employés	86,754 96
for State and local taxes	15,473 44
Gross Cash Expenditures	$506,702 88

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$49,934,263 00	$541,686 85
written during 1878	72,347,810 00	760,775 74
Total	$122,282,073 00	$1,302,462 59
Deduct risks expired and terminated	60,675,016 00	578,796 21
In force at end of year	$61,607,057 00	$723,666 38

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Resident Manager, JAMES E. PULSFORD.

Office, No. 45 William Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,605,000 00	$1,726,587 50
New York state bonds	45,000 00	54,000 00
Richmond city bonds	5,000 00	6,000 00
Mississippi pay warrants	20,000 00	18,000 00
South Carolina state bonds	20,000 00	2,000 00
Alabama state bonds	10,000 00	4,300 00
	$1,705,00 00	$1,810,887 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$520,700 00	
Loans on mortgage of real estate (first liens)	1,216,719 33	
Stocks, bonds, etc., as per schedule	1,810,887 50	
Loans on life policies	3,548 65	
Cash in the office of the company	6,153 14	
deposited in various banks	321,994 73	
Interest due and accrued	32,999 06	
Premiums in course of collection (gross)	339,050 66	
Notes taken for fire risks	47,582 96	
Rents due and accrued	2,261 04	
Premiums more than 3 months due, $11,526 43		
Gross Assets		$4,301,897 07
Deduct special deposits in other States		206,987 50
Balance		$4,094,909 57

LIABILITIES.

Losses adjusted, unpaid	$226,717 16	
claimed and reported	31,440 24	
disputed or resisted	52,331 23	
Total amount of losses	$310,488 63	
Less re-insurance	1,704 50	
Net amount of unpaid losses	$308,784 13	
Unearned premiums on outstanding risks	1,617,151 25	
Reclaimable on perpetual fire policies	311,164 60	
Life and annuity reserve fund	113,773 87	
Commissions and brokerage	79,632 01	
Gross Liabilities	$2,430,505 86	
Deduct liabilities on special deposits	80,440 00	
		2,350,065 86
Surplus		$1,744,843 71

INCOME.

Cash received for fire premiums	$2,911,205 12	
Deduct re-insurance and return premiums	489,078 63	
Net cash received for fire premiums		$2,422,126 49
Interest and dividends received from all sources		133,809 24
Income from rents		30,760 57
Deposits received for perpetual fire risks	$64,511 68	
Gross Cash Income		$2,586,696 30

EXPENDITURES.

Cash paid for fire losses	$1,296,195 76	
Deduct salvage and re-insurance	29,576 67	
Net cash paid for fire losses		$1,266,619 09
Cash paid for commissions and brokerage		361,479 99
for salaries of officers and employés		147,254 67
for State and local taxes		50,024 81
for incidentals		130,602 58
Deposits returned on perpetual fire risks	$35,838 41	
Gross Cash Expenditures		$1,955,981 14

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$258,061,165 00	$2,911,260 58
written during 1878	377,192,477 00	2,911,177 37
Total	$635,253,642 00	$5,822,437 95
Deduct risks expired and terminated	316,826,368 00	2,655,038 12
In force at end of year	$318,427,274 00	$3,167,399 83
Deduct amount re-insured	16,772,892 00	98,919 58
Net amount in force	$301,654,382 00	$3,068,480 25
Perpetual risks in force	$9,167,707 00	

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

Resident Manager, B. LOCKWOOD.

Office, No. 88 Wall Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens),	$7,044 51
United States bonds	995,125 00
Cash in the office of the company	2,904 98

Cash deposited in various banks	$96,310 99	
Premiums in course of collection (net)	21,677 03	
Gross Assets		$1,123,062 51
Deduct special deposits in other States		235,687 50
Balance		$887,375 01

Liabilities.

Net amount of unpaid losses	$18,600 00	
Unearned premiums on outstanding risks	301,455 91	
Gross Liabilities	$320,055 91	
Deduct liabilities on special deposits	28,731 50	
		$291,324 41
Surplus		$596,050 60

Income.

Cash received for fire premiums	$560,649 62	
Deduct re-insurance and return premiums	81,007 67	
Net cash received for fire premiums		$479,641 95
Interest and dividends received from all sources		40,165 18
Gross Cash Income		$519,807 13

Expenditures.

Cash paid for fire losses	$164,045 55	
Deduct salvage and re-insurance	1,192 93	
Net cash paid for fire losses		$162,852 62
Cash paid for commissions and brokerage		73,941 07
for salaries of officers and employés		23,221 94
for State and local taxes		16,884 50
incidentals		45,121 39
Remitted to home office	$44,296 34	
Gross Cash Expenditures		$322,021 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$50,015,109 00	$467,388 98
written during 1878	64,520,446 00	479,641 95
Total	$114,535,555 00	$947,030 93
Deduct risks expired and terminated	54,140,873 00	374,023 27
In force at end of year	$60,394,682 00	$573,007 66

UNITED STATES BRANCH OF THE NORTHEN ASSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, RICHARD D. ALLIGER.

Office, No. 33 Pine Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$623,559 00	
Cash in the office of the company	203 00	
deposited in various banks	31,621 00	
Premiums in course of collection (gross)	16,527 00	
Gross Assets		$671,910 00
Deduct special deposits in other States		213,374 00
Balance		$458,536 00

LIABILITIES.

Losses adjusted, unpaid	$758 00	
claimed and reported	11,474 00	
disputed or resisted	3,000 00	
Unearned premiums on outstanding risks	209,730 00	
Commissions and brokerage	1,123 00	
Gross Liabilities	$226,085 00	
Deduct liabilities on special deposits	25,627 00	
		200,458 00
Surplus		$258,078 00

INCOME.

Cash received for fire premiums	$448,563 00	
Deduct re-insurance and return premiums	76,428 00	
Net cash received for fire premiums		$372,135 00
Interest and dividends received from all sources		27,584 00
Gross Cash Income		$399,719 00

EXPENDITURES.

Cash paid for fire losses	$163,204 00	
Deduct salvage and re-insurance	540 00	
Net cash paid for fire losses		$162,664 00
Cash paid for commissions and brokerage		62,921 00
for salaries of officers and employés		25,504 00
for State and local taxes		13,464 00
for incidentals		19,991 00
Gross Cash Expenditures		$284,544 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$28,230,105 00	$339,839 00
written during 1878	42,442,883 00	436,724 00
Total	$70,672,988 00	$776,563 00
Deduct risks expired and terminated	36,702,224 00	372,954 00
In force at end of year	$33,970,764 00	$403,609 00
Deduct amount re-insured	5,000 00	28 00
Net amount in force	$33,965,764 00	$403,581 00

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, Clemens Kuhl.

Office, No. 202 Broadway, New York.

Summary of Assets, Dec. 31, 1878.

United States bonds	$313,726 25	
Cash in the office of the company	11,787 79	
deposited in Metropolitan National Bank,	18,411 03	
Premiums in course of collection (net)	13,679 38	
Gross Assets		$357,604 45
Deduct special deposits in other States		12,570 00
Balance		$345,034 45

Liabilities.

Losses adjusted, unpaid	$2,688 93	
claimed and reported	14,850 00	
Unearned premiums on outstanding risks	76,027 19	
Gross Liabilities		93,566 12
Surplus		$251,468 33

Income.

Cash received for fire premiums	$200,353 65	
Deduct re-insurance and return premiums	32,113 62	
Net cash received for fire premiums		$168,240 03
Interest and dividends received from all sources		12,415 73
Gross Cash Income		$180,655 76

Expenditures.

Cash paid for fire losses	$48,694 16	
Deduct salvage and re-insurance	86 64	
Net cash paid for fire losses		$48,607 52

Cash paid for commissions and brokerage	$30,352 57
for salaries of officers and employés	15,197 45
for State and local taxes	3,589 63
for incidentals	15,887 26
Gross Cash Expenditures	$113,634 43

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$1,434,236 00	$13,394 43
written during 1878	18,636,332 00	194,325 47
Total	$20,070,568 00	$207,719 90
Deduct risks expired and terminated	6,771,218 00	56,593 73
In force at end of year	$13,299,350 00	$151,126 17
Deduct amount re-insured	177,985 00	1,922 22
Net amount in force	$13,121,365 00	$149,203 95

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, G.B.

Managers, CHARLES E. WHITE, SAMUEL P. BLAGDEN.

Office, No. 54 William Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,330,000 00	$1,440,690 00
Illinois state bonds	15,000 00	15,000 00
Alabama state bonds	10,000 00	4,400 00
Virginia state coupon bonds	37,300 00	20,888 00
Virginia deferred certificates	18,700 00	1,425 87
South Carolina state funded bonds	11,500 00	2,875 00
Tennessee state funded bonds	26,000 00	7,800 00
New York city and county bonds	49,000 00	53,900 00
	$1,497,500 00	$1,546,978 87

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$1,546,978 87	
Cash in the office of the company	122 09	
deposited with Drexel, Morgan, & Co.	103,270 83	
Premiums in course of collection (net)	129,643 18	
Notes taken for fire risks	2,848 26	
Gross Assets		$1,782,863 23
Deduct special deposits in other States		253,738 87
Balance		$1,529,124 36

LIABILITIES.

Losses adjusted, unpaid	$18,381 34	
claimed and reported	55,539 68	
disputed or resisted	27,091 26	
Unearned premiums on outstanding risks	720,700 04	
Gross Liabilities	$821,712 32	
Deduct liabilities on special deposits	61,866 74	
		$759,845 58
Surplus		$769,278 78

INCOME.

Cash received for fire premiums	$1,285,453 66	
Deduct re-insurance and return premiums	132,042 47	
Net cash received for fire premiums		$1,153,411 19
Interest and dividends received from all sources		77,866 78
Income from gold exchange		481 06
Gross Cash Income		$1,231,759 03

EXPENDITURES.

Cash paid for fire losses	$575,151 48
for commissions and brokerage	155,901 71
for salaries of officers and employés	82,287 03
for State and local taxes	29,841 44
for incidentals	79,644 15
Gross Cash Expenditures	$922,825 81

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$119,898,523 00	$1,380,660 14
written during 1878	123,007,669 00	1,153,411 19
Total	$242,906,192 00	$2,534,071 33
Deduct risks expired and terminated	113,519,791 00	1,128,998 76
In force at end of year	$129,386,401 00	$1,405,072 57

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Resident Manager, WILLIAM H. ROSS.

Office, No. 37 Wall Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate	$292,042 46
United States bonds	1,225,800 00
Cash deposited in various banks	91,740 53

Premiums in course of collection (net)	$22,456 14	
Rents	2,752 00	
Gross Assets		$1,634,791 13
Deduct special deposits in other States		241,500 00
Balance		$1,393,291 13

LIABILITIES.

Losses claimed and reported	$70,853 96	
disputed or resisted	13,176 00	
Unearned premiums on outstanding risks	535,079 39	
Gross Liabilities	$619,109 35	
Deduct liabilities on special deposits	40,000 00	
		579,109 35
Surplus		$814,181 78

INCOME.

Cash received for fire premiums	$1,038,419 42	
Deduct re-insurance and return premiums	130,816 20	
Net cash received for fire premiums		$907,603 22
Interest and dividends received from all sources		61,558 92
Income from rents		6,816 56
Gross Cash Income		$975,978 70

EXPENDITURES.

Cash paid for fire losses	$491,664 74	
Deduct salvage and re-insurance	10,347 91	
Net cash paid for fire losses		$481,316 83
Cash paid for commissions and brokerage		161,285 87
for salaries of officers and employés		42,919 90
for State and local taxes		20,865 15
for incidentals		50,834 63
Gross Cash Expenditures		$757,222 38

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$74,941,825 00	$954,307 68
written during 1878	116,710,393 00	1,044,534 09
Total	$191,652,218 00	$1,998,841 77
Deduct risks expired and terminated	98,709,081 00	965,919 80
In force at end of year	$92,943,137 00	$1,032,921 97
Deduct amount re-insured	312,143 00	4,664 78
Net amount in force	$92,630,994 00	$1,028,257 19

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Managers of New England Branch, Foster & Scull.

Office, No. 53 Devonshire Street, Boston.

Summary of Assets, Dec. 31, 1878.

United States bonds	$2,309,559 37	
Cash in the office of the company	1,819 83	
deposited in various banks	211,541 23	
Interest due and accrued	48,750 00	
Premiums in course of collection (gross)	156,220 55	
Notes taken for fire risks	600 00	
Premiums more than 3 months due, $1,874 82		
Gross Assets		$2,728,490 98
Deduct special deposits in other States		280,228 13
Balance		$2,448,262 85

Liabilities.

Losses adjusted, unpaid	$6,084 76	
claimed and reported	119,309 28	
disputed or resisted	14,726 83	
Unearned premiums on outstanding risks	1,152,531 75	
Reclaimable on perpetual fire policies	18,056 51	
Life and annuity reserve fund	119,812 50	
Due and accrued for rent, salaries, etc.	1,294 40	
Commissions and brokerage	37,428 51	
Gross Liabilities	$1,469,244 54	
Deduct liabilities on special deposits	133,011 59	
		1,336.232 95
Surplus		$1,112,029 90

Income.

Cash received for fire premiums	$1,855.960 29	
Deduct re-insurance and return premiums	233,231 34	
Net cash received for fire premiums		$1,622,728 95
Interest and dividends received from all sources		108,555 71
Income from rents		444 80
Deposits received for perpetual fire risks	$1,494 70	
Gross Cash Income		$1,731,729 46

Expenditures.

Cash paid for fire losses	$774.392 62	
Deduct salvage and re-insurance	48,302 63	
Net cash paid for fire losses		$726,089 99

Cash paid for commissions and brokerage		$299,528 44
for salaries of officers and employés		108,338 52
for State and local taxes		38,093 02
for incidentals		73,966 16
Deposits returned on perpetual fire risks	$532 50	
Gross Cash Expenditures		$1,246,016 13

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$182,767,432 84	$2,250,719 14
written during 1878	201,835,321 19	1,783,526 45
Total	$384,602,754 03	$4,034,245 59
Deduct risks expired and terminated	171,438,212 66	1,768,590 28
In force at end of year	$213,164,541 37	$2,265,655 31
Deduct amount re-insured	10,473,058 17	87,069 98
Net amount in force	$202,691,483 20	$2,178,585 33
Perpetual risks in force	$620,703 00	

UNITED STATES BRANCH OF THE ROYAL CANADIAN INSURANCE COMPANY, MONTREAL, CANADA.

Manager, CHARLES F. SISE.

Office, No. 24 Congress Street, Boston.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$529,000 00	
Cash deposited in various banks	10,794 89	
Interest due and accrued	8,700 00	
Premiums in course of collection (net)	76,738 53	
Notes taken for marine and inland risks	3,113 50	
Gross Assets		$628,346 92
Deduct special deposits in other States		119,000 00
Balance		$509,346 92

LIABILITIES.

Losses claimed and reported	$47,758 71	
disputed or resisted	2,533 00	
Unearned premiums on outstanding risks	232,586 04	
Gross Liabilities	$282,877 75	
Deduct liabilities on special deposits	23,233 00	
		259,644 75
Surplus		$249,702 17

Income.

Cash received for fire premiums	$452,945 83	
Deduct re-insurance and return premiums	73,829 35	
Net cash received for fire premiums		$379,116 48
Cash received for marine and inland premiums,	18,249 40	
Deduct re-insurance and return premiums	1,270 01	
Net cash received for marine and inl'd prems.		16,979 39
Unpaid premium notes received during the year	$3,113 50	
Interest and dividends received from all sources		24,900 00
Gross Cash Income		$420,995 87

Expenditures.

Cash paid for fire losses	$264,421 57
for marine and inland losses	12,330 88
for commissions and brokerage	69,973 48
for salaries and incidentals	81,873 24
for State and local taxes	11,618 86
Gross Cash Expenditures	$440,218 03

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$44,593,190 00	$581,896 46
written during 1878	38,132,939 00	452,945 83
Total	$82,726,129 00	$1,034,842 29
Deduct risks expired and terminated	46,595,337 00	561,716 46
In force at end of year	$36,130,792 00	$473,125 83
Deduct amount re-insured	725,263 00	7,438 81
Net amount in force	$35,405,529 00	$465,687 02
Marine risks outstanding Dec. 31, 1877	$97,904 00	$5,482 48
written during 1878	2,456,471 00	18,249 40
Total	$2,554,375 00	$23,731 88
Deduct risks expired and terminated	2,418,225 00	18,466 09
In force at end of year	$136,150 00	$5,265 79
Deduct amount re-insured	4,000 00	142 50
Net amount in force	$132,150 00	$5,123 29

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

Resident Manager, EDGAR W. CROWELL.

Office, No. 40 Pine Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$591,044 13	
Cash in the office of the company	1,363 58	
deposited in Mechanics' National Bank	15,189 62	
Premiums in course of collection (gross)	69,146 63	
Premiums more than 3 months due	$2,401 14	
Gross Assets		$676,743 96
Deduct special deposits in other States		160,500 00
Balance		$516,243 96

LIABILITIES.

Losses adjusted, unpaid	$9,309 25	
claimed and reported	41,815 00	
disputed or resisted	7,000 00	
Total amount of losses	$58,124 25	
Less re-insurance	8,463 02	
Net amount of unpaid losses	$49,661 23	
Unearned premiums on outstanding risks	323,187 95	
Due and accrued for rent, salaries, etc.	4,605 24	
State and local taxes	969 95	
Commissions and brokerage	5,113 20	
Return premiums	2,597 27	
Re-insurance	428 03	
Gross Liabilities	$386,562 87	
Deduct liabilities on special deposits	51,765 20	
		334,797 67
Surplus		$181,446 29

INCOME.

Cash received for fire premiums	$596,524 23	
Deduct re-insurance and return premiums	71,362 58	
Net cash received for fire premiums		$525,161 65
Interest and dividends received from all sources		32,032 93
Income from rents		1,500 00
Gross Cash Income		$558,694 58

EXPENDITURES.

Cash paid for fire losses	$327,449 82	
Deduct salvage and re-insurance	9,713 50	
Net cash paid for fire losses		$317,736 32

Cash paid for commissions and brokerage		$91,984 24
for salaries of officers and employés		48,700 54
for State and local taxes		20,414 08
for rents and incidentals		40,833 74
Remittance to home office	$7,921 31	
Gross Cash Expenditures		$519,668 92

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$60,600,542 00	$566,140 95
written during 1878	58,403,201 00	564,135 56
Total	$119,003,743 00	$1,130,276 51
Deduct risks expired and terminated	58,599,821 00	496,509 44
In force at end of year	$60,403,922 00	$633,767 07
Deduct amount re-insured	1,805,302 00	18,385 00
Net amount in force	$58,598,620 00	$615,382 07

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, HENRY HONIG.

Office, *New York.*

SUMMARY OF ASSETS, DEC. 31, 1878.

United States bonds	$298,925 00	
Cash in the office of the company	1,293 54	
deposited in various banks	13,973 04	
Premiums in course of collection (gross)	11,258 01	
Gross Assets		$325,449 59

LIABILITIES.

Net amount of unpaid losses	$19,577 34	
Unearned premiums on outstanding risks	77,338 42	
Commissions and brokerage	1,920 02	
Gross Liabilities		98,835 78
Surplus		$226,613 81

INCOME.

Cash received for fire premiums	$164,334 03	
Deduct re-insurance and return premiums	18,483 83	
Net cash received for fire premiums		$145,850 20
Interest and dividends received from all sources		13,147 20
Gross Cash Income		$158,997 40

EXPENDITURES.

Cash paid for fire losses	$79,179 91	
Deduct salvage and re-insurance	52 41	
Net cash paid for fire losses		$79,127 50
Cash paid for commissions and brokerage		25,380 56
for salaries of officers and employés		19,133 07
for State and local taxes		1,165 02
for incidentals		10,976 67
Gross Cash Expenditures		$135,782 82

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$3,697,749 00	$43,158 25
written during 1878	13,435,031 00	169,308 98
Total	$17,132,780 00	$212,467 23
Deduct risks expired and terminated	5,694,863 00	62,403 02
In force at end of year	$11,437,917 00	$150,064 21
Deduct amount re-insured	33,000 00	202 56
Net amount in force	$11,404,917 00	$149,861 65

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

Office, No. 1 Merchants' Exchange, Boston.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$456,000 00	$486,390 00
Georgia state bonds	25,000 00	25,625 00
Cash deposited in Mississippi	15,000 00	15,000 00
	$496,000 00	$527,015 00

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$527,015 00	
Cash deposited in various banks	49,289 75	
Premiums in course of collection (gross)	47,069 21	
Notes taken for marine and inland risks	1,931 25	
Re-insurance due	1,890 93	
Premiums more than 3 months due, $12,946 69		
Gross Assets		$627,196 14
Deduct special deposits in other States		298,025 00
Balance		$329,171 14

LIABILITIES.

Losses adjusted and reported	$25,935 19
disputed or resisted	3,450 00

Unearned premiums on outstanding risks	$221,523 42	
Commissions and brokerage	9,413 84	
Gross Liabilities	$260,322 45	
Deduct liabilities on special deposits	91,879 96	
		$168,442 49
Surplus		$160,728 65

INCOME.

Cash received for fire premiums	$499,264 85	
Deduct re-insurance and return premiums	64,517 21	
Net cash received for fire premiums		$434,747 64
Cash received for marine and inland premiums,	$13,806 96	
Deduct re-insurance and return premiums	3,261 54	
Net cash received for marine and inland prems.		10,545 42
Unpaid premium notes received during the year	$2,206 25	
Interest and dividends received from all sources		18,105 20
Gross Cash Income		$463,398 26

EXPENDITURES.

Cash paid for fire losses	$225,508 25	
Deduct salvage and re-insurance	16,878 36	
Net cash paid for fire losses		$208,629 89
Cash paid for marine and inland losses	$7,983 60	
Deduct salvage and re-insurance	3,269 74	
Net cash paid for marine and inland losses		4,713 86
Cash paid for commissions and brokerage		89,734 13
for salaries and incidentals		42,850 55
for State and local taxes		14,135 04
Gross Cash Expenditures		$360,063 47

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$34,849,817 00	$445,326 60
written during 1878	54,245,126 00	505,237 76
Total	$89,094,943 00	$950,564 36
Deduct risks expired and terminated	46,116,239 00	513,685 99
In force at end of year	$42,978,704 00	$436,878 37
Deduct amount re-insured	453,348 00	8,099 62
Net amount in force	$42,525,356 00	$428,778 75
Marine risks outstanding Dec. 31, 1877	$105,750 00	$3,259 25
written during 1878	574,268 00	16,013 11
Total	$680,018 00	$19,272 36
Deduct risks expired and terminated	614,768 00	15,854 11
In force at end of year	$65,250 00	$3,418 25

AGGREGATE.

Gross present Assets*		$17,906,274 00
Gross present Liabilities†		8,429,749 00
Income.		
Net cash received for fire premiums		11,870,439 00
for marine premiums		42,015 00
Unpaid premium notes	$7,217 00	
Interest received from all sources		742,789 00
Income from all other sources		46,175 00
Total Income		$12,701,418 00
Expenditures.		
Net cash paid for fire losses		5,892,522 00
for marine losses		20,207 00
Cash paid for commissions and brokerage		2,001,364 00
for salaries of officers and employés		863,153 00
for State and local taxes		293,337 00
for all other items		661,849 00
Total Expenditures		$9,732,432 00
Risks and Premiums.		
Fire risks written during the year		1,513,972,641 00
Premiums thereon		13,556,048 00
Marine risks written during the year		5,935,692 00
Premiums thereon		50,519 00
Fire risks terminated		1,297,459,635 00
Marine risks terminated		5,922,346 00
Fire risks outstanding at end of year		1,300,816,401 00
Marine risks outstanding at end of year		392,850 00

* Immediately available for the payment of losses in this State.

† Not including liabilities in States wherein special deposits have been made.

FOREIGN FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities of Canadian Companies for the Year ending Dec. 31, 1878, and of the European Companies for the Year ending Dec. 31, 1877, with Abstract of Annual Statements.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated 1833. Commenced business 1833.]

PAID-UP CAPITAL, $500,000.

P. PATERSON, *Governor.* *Manager*, F. A. BALL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$450,000 00	$505,187 50
Dominion Government bonds	50,000 00	50,750 00
Toronto city debentures	24,000 00	23,760 00
Hamilton city debentures	6,540 00	5,832 00
Sarnia town debentures	5,000 00	4,875 00
Yorkville village debentures	1,000 00	1,000 00
Pt. Perry village debentures	11,000 00	9,900 00
Middlesex county debentures	20,000 00	20,200 00
West Gwillimbury county debentures	820 00	779 00
Canadian Bank of Commerce stock	24,000 00	24,480 00
Dominion Bank stock	10,000 00	11,500 00
Ontario Bank stock	11,800 00	8,024 00
Hamilton Bank stock	3,500 00	3,430 00
Federal Bank stock	4,200 00	4,200 00
Toronto Bank stock	10,000 00	11,900 00
Canada Permanent Loan and Savings Co.	19,500 00	34,027 50
Imperial Loan and Investment Company	5,000 00	5,500 00
Farmers' Loan and Savings Company	1,600 00	1,792 00
Freehold Loan and Saving Company	12,600 00	18,396 00
Ontario Savings and Investment Society	5,000 00	6,250 00
Western Canada Loan and Savings Company	6,200 00	8,990 00
Huron and Erie Saving and Loan Society	40,950 00	54,054 00
Canada Landed Credit Company	2,605 00	3,386 50
Mississippi state deposit	15,000 00	15,000 00
	$740,315 00	$833,213 50

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash value of unencumbered real estate		$113,063 26
Loans on mortgage of real estate (first liens)		22,863 75
Interest due or accrued thereon		1,731 87
Stocks, bonds, etc., as per schedule		833,213 50
Cash in the office of the company		36,594 04
deposited in various banks		46,979 64
Interest due and accrued		4,427 93
Premiums in course of collection (gross)		69,667 42
Notes taken for marine and inland risks		37,224 82
Salvages and rents		4,528 13
Office furniture	$5,654 64	
Gross Assets		$1,170,294 36

Liabilities.

Losses claimed and reported	$74,980 86	
disputed or resisted	3,500 00	
Total amount of losses	$78,480 86	
Less re-insurance	9,216 00	
Net amount of unpaid losses	$69,264 86	
Unearned premiums on outstanding risks	383,903 21	
Dividends to stockholders, unpaid	26,512 57	
Commissions and brokerage	11,442 10	
Gross Liabilities, except Capital		$491,122 74
Surplus as regards Policy-holders		$679,171 62
Paid-up Capital		500,000 00
Surplus over Capital		$179,171 62

Income.

Cash received for fire premiums	$691,547 14	
Deduct re-insurance and return premiums	79,587 92	
Net cash received for fire premiums		$611,959 22
Cash received for marine and inland premiums,	$88,298 01	
Deduct re-insurance and return premiums	14,981 07	
Net cash received for marine and inl'd prems.		73,316 94
Unpaid premium notes received during the year	$37,224 82	
Interest received on bonds and mortgages		2,365 05
Interest and dividends received from all other sources		45,311 33
Income from rents		9,138 09
Received for increased capital	$1,910 00	
Gross Cash Income		$742,090 63

Expenditures.

Cash paid for fire losses	$347,887 29	
Deduct salvage and re-insurance	9,956 49	
Net cash paid for fire losses		$337,930 80
Cash paid for marine and inland losses	$51,662 57	
Deduct salvage and re-insurance	2,970 49	
Net cash paid for marine and inland losses		48,692 08
Cash dividends paid		49,724 53
Cash paid for commissions and brokerage		128,291 21
for salaries of officers and employés		30,383 46
for State and local taxes		13,219 48
for incidentals		66,784 83
Gross Cash Expenditures		$675,026 39

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$54,834,562 00	$627,402 00
written during 1878	75,203,636 00	667,948 69
Total	$130,038,198 00	$1,295,350 69
Deduct risks expired and terminated	64,163,693 00	589,045 74
In force at end of year	$65,874,505 00	$706,304 95
Deduct amount re-insured	1,502,811 00	20,147 59
Net amount in force	$64,371,694 00	$686,157 36
Marine risks outstanding Dec. 31, 1877	$569,416 00	$30,404 61
written during 1878	7,859,636 00	85,978 82
Total	$8,429,052 00	$116,383 43
Deduct risks expired and terminated	7,847,422 00	83,687 73
In force at end of year	$581,630 00	$32,695 70
Deduct amount re-insured	20,625 00	1,560 62
Net amount in force	$561,005 00	$31,135 08

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated Sept. 28, 1861. Commenced business Oct. 1, 1861.]

PAID-UP CAPITAL, $1,250,000.

ALEXANDER SIM, *Chairman.* *Secretary*, S. STANLEY BROWN.

Office, Nos. 19-20 Cornhill, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
Consols	$50,000 00	$46,357 36
New 3 per cents	200,000 00	183,214 16
Reduced 3 per cents	100,000 00	92,537 50
Canada Dominion loan	50,000 00	45,000 00
Canada Dominion stock	52,000 00	50,150 00
India government paper	5,000 00	4,875 00
United States bonds	925,000 00	960,748 29
Brazilian government stock	10,000 00	8,269 92
Belgian rentes	67,800 00	50,077 86
Swedish loan, 1876	50,000 00	48,144 16
French treasury bonds	101,000 00	100,937 02
Scinde, Delhi, and Punjaub Railway	85,000 00	86,570 43
Great Indian Peninsular Railway	25,000 00	29,385 79
Pennsylvania consolidated R.R. mort. bonds,	25,000 00	22,500 00
Philadelphia and Reading Railroad bonds	26,160 00	19,782 29

Philadelphia and Erie Railroad bonds	$15,000 00	$13,612 51
Pittsburg and Connesville Railroad bonds	7,000 00	6,768 86
Alleghany Valley Railroad bonds	15,000 00	14,151 25
Paris, Lyons, and Mediterranean R.R. bonds,	80,000 00	53,215 33
Trust and Loan Co. of Canada debentures	25,000 00	25,000 00
Odessa water works bonds	25,000 00	25,000 00
City of Wellington debenture bonds	125,000 00	127,531 25
New Zealand Loan Company bonds	100,000 00	100,000 00
Sheffield corporation debentures	75,000 00	75,000 00
Kew and other bridges bonds	73,304 39	73,304 39
London and North-Western ordinary stock	25,000 00	36,682 90
London and North-Western preferred stock	7,500 00	9,000 00
North-Eastern consols	75,000 00	118,345 69
North-Eastern preferred stock	10,725 00	10,725 00
Manchester, Sheffield, and Lincoln R.R. stock,	50,000 00	56,670 40
North British consolidated preferred stock	50,000 00	54,418 98
Great Northern preferred stock	50,000 00	70,102 46
Southwark and Vauxhall Water Co. shares	50,000 00	50,000 00
Gas Light and Coke Company stock	14,225 00	30,547 22
Canada Dominion loan	40,000 00	36,162 50
Canada Dominion stock	103,092 84	103,092 84
India government 4 per cent paper	144,560 00	147,447 72
United States new funded loan, 4½s	70,000 00	72,462 51
French treasury bonds	50,000 00	50,000 00
Swedish loan, 1876	50,000 00	48,144 16
Great Indian Peninsular Railway stock	25,000 00	29,385 77
Montreal city bonds	50,000 00	46,250 00
Pennsylvania consolidated S. F. mort. bonds,	25,000 00	22,500 00
Philadelphia and Reading Railroad bonds	27,250 00	17,497 29
Philadelphia and Erie Railroad bonds	15,000 00	13,612 50
Pittsburg and Connesville mortgage bonds	33,000 00	33,000 00
Alleghany Valley Railroad bonds	15,000 00	14,151 25
Trust and Loan Co. of Canada debentures	25,000 00	25,000 00
Odessa water works debentures	25,000 00	25,000 00
Nord de France Railroad obligations	80,000 00	52,700 00
New Zealand Loan Company debentures	50,000 00	50,000 00
Corporation of Sheffield debentures	75,000 00	75,000 00
Manchester, Sheffield, and Lincoln pref. stock,	50,000 00	56,670 39
North British Railway preferred stock	50,000 00	60,850 75
London and North-Western R.R. ord. stock	25,000 00	36,682 90
North Easton consols	25,000 00	38,355 60
North Easton preference, 1876	4,200 00	4,200 00
Southwark and Vauxhall Water Co. shares	50,000 00	50,000 00
Gas Light and Coke Company A stock	14,200 00	27,553 75
London and North-Western preferred stock	7,500 00	9,000 00
Kew and other bridges	73,304 39	73,304 39
Law life policy	4,941 76	4,941 76
	$3,851,763 38	$3,921,592 10

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
Orel Vitebsk Railway bonds	$15,000 00	$15,000 00
Potsdam water works bonds	125,000 00	125,000 00
Loaned on mortgage of leasehold	–	903,400 75
on personal security	–	92,542 92
on life policies assigned	–	79,497 39
		$1,215,441 06

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate		$595,476 37
Loans on mortgage of real estate (first liens),		1,207,480 41
Interest due or accrued thereon		1,688 50
Stocks, bonds, etc., as per schedule		3,921,592 10
Loans on collateral security, as per schedule		1,215,441 06
Cash in the office of the company		860 20
deposited in various banks		577,100 69
Interest due and accrued		11,161 58
Premiums in course of collection (gross)		869,011 31
Notes taken for marine and inland risks		102,323 82
Re-insurance due	$37,513 33	40,569 41
Stamps on hand	3,056 08	
Office furniture	15,238 59	
Gross Assets		$8,542,708 45

Liabilities.

Net amount of unpaid losses		$559,240 00
Unearned premiums on outstanding risks		1,561,496 29
Life and annuity reserve fund		2,871,539 94
Dividends to stockholders, unpaid		163 12
Commissions and brokerage		16,614 16
Bills payable	$5,611 35	
Fire deposits	175 63	
		5,786 98
Gross Liabilities, except Capital		5,014,840 49
Surplus as regards Policy-holders		$3,527,867 96
Paid-up Capital		1,250,000 00
Surplus over Capital		$2,277,867 96

Income.

Net cash received for fire premiums	$2,996,350 04
for marine premiums	1,068,594 00
Interest and dividends received from all sources	210,122 57
Income from all other sources : viz., Transfer fees, $195; discount, $120.75; Life Department, $596,566.88	596,882 63
Gross Cash Income	$4,871,949 24

Expenditures.

Net cash paid for fire losses	$2,049,006 53
for marine losses	780,501 47
Cash dividends paid	187,753 12
Cash paid for commissions and brokerage	619,079 84
for salaries and taxes	356,920 25
for all other items: viz., Life Department, $382,764.88; bad debts, $129,924.75; loss on exchange, $7,315; donations, $6,269.45	526,274 08
Gross Cash Expenditures	$4,519,535 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$587,644,133 00	$2,504,705 22
written during 1877	839,723,120 00	3,519,662 31
Total	$1,427,367,253 00	$6,024,367 53
Deduct risks expired and terminated	671,616,445 00	2,856,671 45
In force at end of year	$755,750,808 00	$3,167,696 08
Deduct amount re-insured	90,413,163 00	396,156 15
Net amount in force	$665,337,645 00	$2,771,539 93
Marine risks outstanding Dec. 31, 1876	$30,055,720 00	$556,080 00
written during 1877	133,106,080 00	1,252,190 00
Total	$163,161,800 00	$1,808,270 00
Deduct risks expired and terminated	125,909,670 00	1,328,730 00
In force at end of year	$37,252,130 00	$479,540 00

Miscellaneous.

Premiums received from organization of company	$40,404,096 00
Losses paid from organization of company	24,620,607 00
Cash dividends declared from organization of company	1,857,500 00
Losses incurred during the year	3,147,541 00
Company's stock owned by directors	172,750 00

GUARDIAN FIRE AND LIFE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated Dec. 17, 1821. Commenced business Dec. 17, 1821.]

Paid-up Capital, $5,000,000.

Richard M. Harvey, *Chairman.* *Secretary*, Thomas G. C. Browne.

Office, No. 11 Lombard Street, London.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Reduced 3 per cent annuities	$171,950 86	$161,633 79
New 3 per cent annuities	478,204 56	449,512 20

Government terminable annuities	$35 067 82	$35,067 82
Canada Dominion bonds	445,000 00	473,925 00
India 5 per cent debentures	50,000 00	44,625 00
India 5½ per cent notes	91,000 00	81,445 00
Metropolitan Board of Works stock	158,872 07	159,070 65
Bank of England stock	16,199 71	40,985 25
City of London bonds	255,000 00	255,000 00
Great Eastern Railroad stock	125,000 00	146,875 00
South-Eastern Railroad stock	250,000 00	313,750 00
South-Western Railroad stock	50,000 00	52,000 00
Great Western Railroad stock	225,000 00	233,437 50
Metropolitan Railroad stock	170,000 00	175,100 00
London and Brighton Railroad stock	200,000 00	225,500 00
Manchester and Sheffield Railroad stock	250,000 00	281,875 00
Great Eastern Railroad stock	250,000 00	277,500 00
Midland Railroad rent charge stock	50,000 00	52,000 00
London and Blackwall R.R. consol'd stock	50,000 00	54,625 00
City of Glasgow Union Railroad stock	200,000 00	236,000 00
London and St. Katharine Docks Co. deb. st'k,	25,000 00	25,000 00
East Indian Railroad debentures stock	125,000 00	136,093 75
East Indian Railroad debentures bonds	150,000 00	149,437 50
Scinde, Punjaub, and Delhi shares	12,500 00	14,250 00
Great Eastern Railroad bonds	150,000 00	150,000 00
Grand Junction water works bonds	100,000 00	100,000 00
Mersey Docks and Harbor Board bonds	250,000 00	250,000 00
Land Securities Company bonds	275,000 00	275,000 00
London and St. Katharine Docks Co. bonds	75,000 00	75,000 00
Prince Edward Island bonds	50,000 00	52,500 00
South Australian government bonds	132,500 00	138,587 50
Victoria (Australia) government bonds	150,000 00	149,000 00
New South Wales government bonds	138,000 00	144,780 00
Cape of Good Hope government bonds	185,500 00	185,246 25
Ceylon government bonds	20,000 00	21,700 00
Canada Dominion stock	103,092 84	103,092 84
United States bonds	700,000 00	741,875 00
Darlington Corporation	59,704 69	59,704 69
Brighton Board of Works	33,333 33	33,333 33
Lambeth Vestry	29,250 00	29,250 00
Middleborough Burial Board	25,666 66	25,666 66
West Hartlepool Improvem't Commissioners,	22,208 33	22,208 33
Acton parish	2,887 50	2,887 50
Marylebone bonds	2,500 00	2,500 00
Trustees for improvement of Margate	10,750 00	10,750 00
Trustees of Foundling Hospital	22,500 00	22,500 00
	$6,371,688 37	$6,670,290 65

Securities held as collateral: —

	Market value.	Loaned thereon.
Madras Railway stock	$94,220 50	$194,182 25
Great Western Railway preferred stock	110,981 25	

Life interests and policies assigned		$681,488 45
Annuities and reversions purchased		339,461 06
Loaned on company's policies		176,820 83
to London Salvage Corps		3,000 00
to New London and Brazilian Bank		5,100 00
		$1,400,052 59

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$159,825 00	
Loans on mortgage of real estate (first liens),	5,649,315 35	
Interest due or accrued thereon	89,613 92	
Stocks, bonds, etc., as per schedule	6,670,290 65	
Loans on collateral security, as per schedule	1,400,052 59	
Cash in the office of the company	1,726 96	
deposited in various banks	375,829 98	
Interest due and accrued	108,162 71	
Premiums in course of collection (gross)	240,669 56	
Gross Assets		$14,695,486 72

Liabilities.

Net amount of unpaid losses	$72,790 00	
Unearned premiums on outstanding risks	480,000 00	
Life and annuity reserve fund	7,356,827 62	
Dividends to stockholders, unpaid	22,411 63	
Due and accrued for rent, salaries, etc.	13,208 53	
Re-insurance premiums due	55,663 12	
Gross Liabilities, except Capital		8,000,900 90
Surplus as regards Policy-holders		6,694,585 82
Paid-up Capital		5,000,000 00
Surplus over Capital		$1,694,585 82

Income.

Cash received for fire premiums	$1,341,271 19	
Deduct re-insur., rebate, and return prems.	206,879 73	
Net cash received for fire premiums		$1,134,391 46
Interest and dividends received from all sources		354,670 37
Income from Life Insurance Department		895,625 60
Income from Annuity and Endowment Department		7,337 40
Gross Cash Income		$2,392,024 83

Expenditures.

Cash paid for fire losses	$1,094,565 71	
Deduct salvage and re-insurance	88,629 58	
Net cash paid for fire losses		$1,005,936 13
Cash dividends paid		375,000 00
Cash paid for commissions and brokerage		158,477 80
for salaries and taxes		143,335 94
for incidentals		750 06
in Life Department		1,066,312 25
Gross Cash Expenditures		$2,749,812 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$241,000,000 00	$887,000 00
written during 1877	446,877,375 00	1,134,390 00
Total	$687,877,375 00	$2,021,390 00
Deduct risks expired and terminated	426,782,975 00	1,079,150 00
In force at end of year	$261,094,400 00	$942,240 00

Miscellaneous.

Fire premiums received from organization of company	$15,499,155 00
Fire losses paid from organization of company	7,923,245 00
Cash dividends declared from organization of company	9,746,250 00
Fire losses incurred during the year	1,005,936 13
Company's stock owned by directors	184,250 00

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated 1854. Commenced business 1855.]

Paid-up Capital, $323,400.

Dr. Octavio Schroeder, *President.*

Managing Director, Alfred Klauhold.

Office, No. 15 Rathhausmarkt Street, Hamburg.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$579,000 00	$610,226 25
German empire bonds	26,950 00	25,602 50
6 shares German Reichs Bank	4,851 00	7,567 56
150 " Norddeutsche Bank	30,318 75	41,536 69
100 " Vereins Bank	2,425 50	4,325 47
Hamburg government bonds	23,931 60	24,361 72
German railroad bonds	116,949 52	105,162 00
	$784,426 37	$818,782 19

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens*),	$95,663 84	
Stocks, bonds, etc., as per schedule	818,782 19	
Cash in the office of the company	1,789 30	
deposited in various banks	139,817 90	
deposited in various branches	31,467 32	
Premiums in course of collection (net)	61,081 93	
Prime acceptances	106,928 32	
Gross Assets		$1,255,530 80

* Value of lands mortgaged $68,862 10
Value of buildings thereon 144,218 07

Liabilities.

Losses claimed and reported	$97,124 30	
Less re-insurance	43,209 12	
Net amount of unpaid losses	$53,915 18	
Unearned premiums on outstanding risks	337,564 84	
Dividends to stockholders, unpaid	67,170 18	
Re-insurance due	195,372 79	
Gross Liabilities, except Capital		$654,022 99
Surplus as regards Policy-holders		$601,507 81
Paid-up Capital		323,400 00
Surplus over Capital		$278,107 81

Income.

Cash received for fire premiums	$713,657 29	
Deduct re-insurance, rebate, and return prems.	320,570 33	
Net cash received for fire premiums		$393,086 96
Interest and dividends received from all sources		45,701 05
Gross Cash Income		$438,788 01

Expenditures.

Cash paid for fire losses	$407,022 11	
Deduct salvage and re-insurance	224,354 45	
Net cash paid for fire losses		$182,667 66
Cash dividends paid		67,056 99
Cash paid for commissions and brokerage		110,162 98
for salaries of officers and employés		70,702 25
for State and local taxes		5,543 70
Gross Cash Expenditures		$436,133 58

Risks and Premiums.

		Premiums.
Fire risks outstanding, Dec. 31, 1876	$122,083,503 00	$640,287 58
written during 1877	135,266,281 00	713,657 29
Total	$257,349,784 00	$1,353,944 87
Deduct risks expired and terminated	130,777,404 00	690,680 10
In force at end of year	$126,572,380 00	$663,264 77
Deduct amount re-insured	55,447,110 00	320,064 38
Net amount in force	$71,125,270 00	$343,200 39

Miscellaneous.

Premiums received from organization of company	$5,321,698 98
Losses paid from organization of company	2,083,688 69
Cash dividends declared from organization of company	524,804 90
Losses incurred during the year	185,377 84
Company's stock owned by directors	22,395 45

HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated March 21, 1876. Commenced business April 4, 1876.]

PAID-UP CAPITAL, $485,812.50

FRIED KNOBLANCH, *President.* *Manager*, RUDOLPH GOTTE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Berlin-Hamburg Railway preferred stock	$4,125 00	$4,167 50
Crown Prince Rudolph Railway pref. stock	6,000 00	4,070 00
Austrian North-Western Railway pref. stock	5,900 00	4,557 00
Altona Hill Railway preferred stock	25,250 00	25,376 25
Lubeck-Buchen Railway preferred stock	8,750 00	8,968 75
Hamburg state railway loan	38,925 00	39,703 50
Hamburg state loan of 1875	93,250 00	88,680 38
Bremen state loan of 1859	9,675 00	9,887 80
Royal Saxon loan of 1876	11,000 00	8,017 50
Altona town loan	10,000 00	10,087 50
Prussian consols	12,500 00	12,000 00
Rhenish Railway preferred shares	4,650 00	4,822 05
Imperial German loan of 1877	3,525 00	3,391 05
Schleswig-Holstein	7,500 00	7,087 50
Brasil Apolices Geraes	5,000 00	5,272 54
	$246,050 00	$236,089 32

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares North German Lloyd	$4,290 00	
23 " Prussian Credit Bank	3,294 75	
10 " Commerce and Discount Bank	712 50	
2 " Krupp's loan	318 00	
1 share Imperial German Bank	1,162 50	
21 shares Magdeburg Fire Insurance Co.	9,922 50	
18 " North German Bank	4,488 75	
1 share South American Steam Pacific Co.	159 38	
3 shares Finland-Prussian loan	1,380 00	
39 " Hamburg-Prussian loan	2,154 75	
2 " Oldenburg-Prussian loan	67 50	$47,325 00
4 " Bavarian-Prussian loan	363 00	
10 " Baden-Prussian loan	892 50	
8 " Gotha-Prussian loan	2,180 00	
20 " Kolu-Minden Railway loan	1,650 00	
3 " Brunswick premium loan	61 50	
1 share Lubeck premium loan	42 38	
5 shares Swedish premium loan	43 75	
Hamburg state loan of 1875	6,733 12	
Austrian loan	1,120 00	
Hungarian loan	2,835 87	
Prussian loan of 1855	1,708 50	

Hamburg fire loan of 1842	$690 00	
Norwegian Hyp. loan	1,586 25	
Prussian consols	2,600 00	$47,325 00
Berlin-Hamburg Railway preferred shares	3,862 50	
	$54,320 00	

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$38,969 55	
Loans on mortgage of real estate (first liens)	223,250 00	
Interest due or accrued thereon	2,225 53	
Stocks, bonds, etc., as per schedule	236,089 32	
Loans on collateral security, as per schedule	47,325 00	
Cash in the office of the company	96 11	
deposited in various banks	21,786 05	
Interest due and accrued	3,481 25	
Premiums in course of collection (gross)	48,386 27	
Notes taken for marine and inland risks	5,527 01	
Rents due and accrued	494 25	
Discounted bills	11,500 00	
Instalment notes held by company, $139,187 50		
Premiums more than 3 months due, 11 17		
Gross Assets		$639,130 34

Liabilities.

Losses claimed and reported	$70,038 00	
Less re-insurance	14,806 50	
Net amount of unpaid losses	$55,231 50	
Unearned premiums on outstanding risks	76,146 54	
Due and accrued for rent, salaries, etc.	4,385 78	
Commissions and brokerage	1,101 00	
Drafts running	16,106 14	
Gross Liabilities, except Capital		152,970 96
Surplus as regards Policy-holders		$486,159 38
Paid-up Capital		485,812 50
Surplus over Capital		$346 88

Income.

Cash received for fire premiums	$587,822 36	
Deduct re-insurance and return premiums	145,645 74	
Net cash received for fire premiums		$442,176 62
Interest and dividends received from all sources		28,942 61
Income from rents		297 06
Gross Cash Income		$471,416 29

Expenditures.

Cash paid for fire losses	$226,349 71	
Deduct salvage and re-insurance	25,696 75	
Net cash paid for fire losses		$200,652 96

Cash paid for commissions and brokerage	$106,688 94
for salaries of officers and employés	27,479 90
for State and local taxes	2,649 72
Gross Cash Expenditures	$337,471 52

RISKS AND PREMIUMS.

		Premiums.
Fire risks written during 1877	$141,716,079 00	$587,822 36
Deduct risks expired and terminated	76,575,016 00	413,660 57
In force at end of year	$65,141,063 00	$174,161 79
Deduct amount re-insured	6,175,647 00	37,876 72
Net amount in force	$58,965,416 00	$136,285 07

IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1803. Commenced business 1803.]

PAID-UP CAPITAL, $3,500,000.

GEORGE H. CHAMBERS, *Chairman.*

General Manager and Secretary, EDWARD C. SMITH.

Office, No. 1 Old Broad Street, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
3 per cent consols	$473,015 00	$447,000 00
New 3 per cents	1,097,580 00	1,038,585 00
Reduced 3 per cents	250,000 00	236,565 00
Canada guaranteed loan	315,000 00	337,050 00
Bank of England stock	100,000 00	255,000 00
Blackfriars Bridge bonds	50,000 00	50,190 00
Holborn Viaduct bonds	97,500 00	98,440 00
Metropolitan Cattle Market bonds	35,000 00	35,000 00
London and St. Katharine Dock Co. debs.	87,500 00	87,000 00
East and West India Dock Company debs.	100,000 00	101,000 00
Mersey Docks bond	75,000 00	75,000 00
London and St. Katharine Dock Co. stock	50,000 00	52,500 00
Great Eastern Railway debentures	87,500 00	88,815 00
Great Northern Railway debentures	282,500 00	295,205 00
London and So.-Western Railway mort. stock,	50,000 00	52,250 00
Glasgow Union Railway preferred stock	100,000 00	121,000 00
Great Eastern Railway stock	75,000 00	90,500 00
Great Northern Railway stock	19,675 00	21,645 00
Great Western Railway stock	60,000 00	73,800 00
Llynvi and Ogmore Railway stock, guar.	70,000 00	96,600 00
London, Brighton, and So. Coast R'y stock	10,000 00	11,300 00
London and North-Western Railway stock	18,000 00	18,180 00
London and South-Western Railway stock	5,000 00	5,650 00
Metropolitan Railway stock	30,000 00	36,300 00

Midland Railway stock	$30,000 00	$33,000 00
North British Railway stock	100,000 00	101,000 00
North-Eastern Railway preferred stock	70,000 00	70,400 00
East India Railway debentures	30,000 00	30,000 00
Cape of Good Hope government bonds	100,000 00	101,000 00
Mauritius government debentures	10,000 00	9,900 00
New South Wales government debentures	50,000 00	50,750 00
New Zealand consols	50,000 00	53,250 00
Prince Edward Island government bonds	25,000 00	27,000 00
Queensland government bonds	65,000 00	72,075 00
South Australian government bonds	15,000 00	16,650 00
New Zealand government bonds	150,000 00	147,750 00
General Steam Navigation stock	50,000 00	53,750 00
Tennessee bonds	26,000 00	8,807 00
United States bonds	776,900 00	823,965 00
Virginia state bonds	86,000 00	26,400 00
Alabama state bonds	10,000 00	4,000 00
South Carolina state bonds	20,000 00	8,000 00
Canada inscribed stock	48,667 00	53,735 00
Canada Dominion stock	53,540 00	52,850 00
Dutch inscriptions	41,665 00	41,665 00
States bank notes and redemp. cert. Russia	14,925 00	15,895 00
States S. F. Com. notes	10,000 00	11,190 00
Second Interior loan	50 00	90 00
States Treasury Bank note	25 00	35 00
Baden stock	25,000 00	21,660 00
Bavarian bonds	20,830 00	20,640 00
Royal Bavarian Railway loan	1,455 00	1,525 00
Brazilian stock	5,500 00	5,075 00
30 shares Imperial Fire Ins. Co. $22,500		
	$5,423,827 00	$5,576,632 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$899,161 00	
Loans on mortgage of real estate (first liens)	154,000 00	
Stocks, bonds, etc., as per schedule	5,576,632 00	
Cash in the office of the company	1,035 00	
deposited in various banks	131,175 00	
Premiums in course of collection (gross)	798,042 00	
Notes taken for marine and inland risks	63,833 00	
Deposit at money brokers	150,000 00	
Miscellaneous	15,581 00	
Gross Assets		$7,789,459 00

Liabilities.

Net amount of unpaid losses	$802,855 00
Unearned premiums on outstanding risks	991,760 00
Dividends to stockholders, unpaid	9,384 00

Due and accrued for rent, salaries, etc.	$10,596 00	
Commissions and brokerage	167,565 00	
Bills payable not yet due	10,000 00	
Gross Liabilities, except Capital		$1,992,160 00
Surplus as regards Policy-holders		$5,797,299 00
Paid-up Capital		3,500,000 00
Surplus over Capital		$2,297,299 00

Income.

Cash received for fire premiums	$3,005,339 00
Interest and dividends received from all sources	266,010 00
Income from sale of investments	24,224 00
Gross Cash Income	$3,295,573 00

Expenditures.

Cash paid for fire losses	$2,029,791 00
Cash dividends paid	420,000 00
Cash paid for commissions and brokerage	567,143 00
for salaries of officers and employés	145,305 00
for State and local taxes	15,712 00
for incidentals	161,447 00
Bad and doubtful debts	9,789 00
Gross Cash Expenditures	$3,349,187 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$473,997,950 00	$1,378,345 00
written during 1877	1,092,204,325 00	3,341,470 00
Total	$1,566,202,275 00	$4,719,815 00
Deduct risks expired and terminated	976,120,440 00	2,890,925 00
In force at end of year	$590,081,835 00	$1,828,890 00
Deduct amount re-insured	94,538,870 00	336,130 00
Net amount in force	$495,542,965 00	$1,492,760 00

Miscellaneous.

Premiums received from organization of company	$56,608,984 00
Losses paid from organization of company	32,195,240 00
Cash dividends declared from organization of company,	10,642,000 00
Dividends declared during the year (12 per cent)	420,000 00
Losses incurred during the year	2,029,791 00
Company's stock owned by directors	5,003,500 00

LA CAISSE GÉNÉRALE DES ASSURANCES AGRICOLES, PARIS, FRANCE.

[Incorporated Dec. 30, 1858. Commenced business Dec. 30, 1858.]

PAID-UP CAPITAL, $1,680,000.

CHARLES LE CESNE, *Vice-President.* *Secretary*, CHARLES LABROUSSE.

Office, Nos. 28 and 30 Rue de Grammot, Paris.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$259,000 00	$288,304 00
French government loan	–	34,106 60
Italian government loan	–	15,048 27
Company's bonds redeemed	–	9,811 00
		$347,269 87

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule		$347,269 87
Cash in the office of the company		910 25
deposited in bank		40,406 63
deposited in agencies		16,327 36
Interest due and accrued		11,514 33
Premiums in course of collection (net)		285,486 29
Notes taken for marine and inland risks		10,655 26
Rents discounted		4,524 66
Government tax stamps		12,745 07
Advanced on judgments		5,663 85
Deferred premiums on policies of various periods, but not exceeding 10 years, called the company's portfolio	$4,085,834 48	
Less amount re-insured	762,695 91	
		3,323,138 57
Commissions due from re-insuring companies on the above (25 per cent)		190,673 97
Annual proportion of recuperated commissions on cancellations		247,519 61
Due from other companies for re-insurance		108,732 63
Suspense account		17,618 71
Office furniture and supplies	$13,114 96	
Gross Assets		$4,623,187 06

LIABILITIES.

Losses adjusted, unpaid		$52,288 94
claimed and reported		151,868 90
Total amount of losses		$204,157 84
Less re-insurance		64,179 43
Net amount of unpaid losses		**$139,978 41**

Unearned premiums on outstanding risks	$2,120,990 72	
Unpaid scrip ordered to be redeemed	247,350 00	
Gross Liabilities, except Capital		$2,508,319 13
Surplus as regards Policy-holders		$2,114,867 93
Paid-up Capital		1,680,000 00
Surplus over Capital		$434,867 93

Income.

Cash received for fire premiums	$1,346,321 96	
Deduct re-insurance, rebate, and return prems.	268,054 87	
Net cash received for fire premiums		$1,078,267 09
Interest and dividends received from all sources		18,867 94
Gross Cash Income		$1,097,135 03

Expenditures.

Cash paid for fire losses	$712,051 70	
Deduct salvage and re-insurance	124,297 84	
Net cash paid for fire losses		$587,753 86
Interest paid scripholders		18,225 00
Cash paid for redemption of scrip		
for commissions and brokerage		309,635 96
for salaries of officers and employés		91,117 82
for State and local taxes		23,586 18
Gross Cash Expenditures		$1,030,318 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$3,956,262,267 00	$3,596,602 27
written during 1877	2,019,109,453 00	1,835,554 17
Total	$5,975,371,720 00	$5,432,156 44
Deduct risks expired and terminated,	1,698,743,821 00	1,346,321 96
In force at end of year	$4,276,627,899 00	$4,085,834 48
Deduct amount re-insured	440,455,155 00	762,695 91
Net amount in force	$3,836,172,744 00	$3,323,138 57

Miscellaneous.

Losses paid from organization of company	$4,673,985 39
Losses incurred during the year	712,051 68

LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

[Incorporated June, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $1,000,000.

NATH'L SHELMERDINE, *Chairman.* *General Manager*, GEO. STEWART.

Office, Manchester, England.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Birmingham Wagon Company's bonds	$10,000 00	
Bolckow, Vaughn, & Co.'s bonds	100,000 00	
Mersey Docks Board bonds	104,825 00	
Ebbe Vale Coal and Iron Company's bonds	250,000 00	$705,210 64
Charles Cammell & Co.'s bonds	90,385 64	
John Brown & Co.'s bonds	50,000 00	
Inman Steamship Company's bonds	100,000 00	
London and North-Western Railway stock	100,000 00	110,000 00
Midland Railway stock	50,000 00	52,500 00
Cambrian Railway debenture stock	54,390 00	54,390 00
United States bonds	675,000 00	704,673 54
Canadian bonds	200,000 00	209,024 90
Russian bonds	100,000 00	95,669 36
	$1,884,600 64	$1,931,468 44

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Cambrian Railway stock	$2,250 00	$6,000 00
Loaned on personal security	–	7,887 04
Loaned on company's life policies	–	91,232 68
		$105,119 72

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate	$231,633 50	
Loans on mortgage of real estate (first liens),	1,582,902 16	
Interest due or accrued thereon	16,454 52	
Stocks, bonds, etc., as per schedule	1,931,468 44	
Loans on collateral security, as per schedule	105,119 72	
Cash deposited in various banks	215,430 50	
Interest due and accrued	28,599 56	
Premiums in course of collection	384,347 18	
Notes taken for fire risks	5,144 90	
Gross Assets		$4,501,100 48

LIABILITIES.

Losses claimed and reported	$305,573 36
Unearned premiums on outstanding risks	691,949 42
Life and annuity reserve fund	1,747,597 72

Dividends to stockholders, unpaid	$108,639 86	
Gross Liabilities, except Capital		$2,853,760 36
Surplus as regards Policy-holders		$1,647,340 12
Paid-up Capital		1,000,000 00
Surplus over Capital		$647,340 12

INCOME.

Cash received for fire premiums	$1,979,779 41	
Deduct re-insurance, rebate, and return prems.	249,905 88	
Net cash received for fire premiums		$1,729,873 53
Interest and dividends received from all sources		102,769 86
Gross Cash Income		$1,832,643 39

EXPENDITURES.

Cash paid for fire losses	$1,270,773 82
Cash dividends paid	150,000 00
Cash paid for commissions and brokerage	223,999 04
for salaries of officers and employés	171,487 38
for State and local taxes	15,541 00
Gross Cash Expenditures	$1,831,801 24

MISCELLANEOUS.

Premiums received from organization of company	$13,831,610 00
Losses paid from organization of company	8,572,809 00
Cash dividends declared from organization of company	1,713,135 00
Dividends declared during the year (15 per cent)	150,000 00
Losses incurred during the year	1,270,773 00
Company's stock owned by directors	110,950 00

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May, 1836. Commenced business June, 1836.]

PAID-UP CAPITAL, $1,228,200.

HAMILTON B. GILMOUR, *Chairman.* *Secretary*, JOHN M. DOVE.

Office, No. 1 Dale Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
London and No.-West'n perp'l pref'ce 5s st'k,	$11,500 00	$14,317 50
South-Eastern preferred stock	403,600 00	556,968 00
" 4½s consolidated pref'ce stock	25,000 00	27,125 00
" 5s consolidated pref'ce stock	55,000 00	65,725 00
" ordinary consolidated stock	40,350 00	13,315 50

Midland preference stock, 5s	$260,800 00	$326,000 00
North-Eastern Darlington stock, 6s	30,000 00	44,700 00
" preference stock, 5s	236,220 00	248,031 00
" Hartlepool capital stock	25,000 00	39,250 00
Great Western consolidated pref'ce stock, 5s	303,625 00	368,904 37
" Ely Valley rent charge stock	12,250 00	14,945 00
" Llynvi and Ogmore stock	200,000 00	276,000 00
North British consol. pref'ce stock, No. 2, 4s	36,250 00	34,075 00
" consolidated pref'ce stock, 4½s,	150,000 00	151,500 00
" Edinburgh and Glasgow stock	70,000 00	72,100 00
London and So.-Western preference stock, 5s,	150,000 00	184,500 00
Furness preference stock, 6s	50,000 00	70,500 00
" preference stock, 8s	21,500 00	38,270 00
" redeemable stock, 5s	8,000 00	8,300 00
Great Eastern preference stock, 4½s	172,353 33	180,971 00
" preference stock, 5s	95,000 00	109,250 00
" preference stock, 5s	177,425 00	202,708 07
" preference stock, 6s	12,500 00	18,000 00
" Waverly Valley, 5s	48,245 00	49,209 89
" Waverly Valley, 4½s	35,000 00	37,100 00
Great Northern permanent pref'ce stock, 4½s	35,150 00	38,665 00
Great Northern preference stock, 4½s	50,000 00	55,000 00
Brecon and Merthyr A debenture stock, 5s	42,590 00	34,072 00
Potteries, Shrewsbury, and N. Wales A deb., 5s,	7,500 00	3,750 00
Mold and Denbigh perpetual B deb. stock	5,250 00	3,150 00
North Staffordshire preference stock, 5s	193,870 00	222,950 50
North Staffordshire preference stock, 4½s	25,800 00	27,090 00
Manchester, Sheffield, and Lincoln preference stock, 4¾s	105,000 00	119,700 00
Manchester, Sheffield, and Lincoln redeemable preference stock, 5s	170,000 00	181,050 00
Manchester, Sheffield, and Lincoln convertible preference stock, 5s	130,000 00	152,100 00
Manchester, Sheffield, and Lincoln convertible preference stock, 5s	90,000 00	105,300 00
Manchester, Sheffield, and Lincolnshire preference stock, 5s	70,000 00	80,500 00
Metropolitan irredeemable preference stock, 5s,	40,000 00	48,400 00
Metropolitan perpetual preference stock, 5s	80,000 00	96,800 00
Lancashire and Yorkshire preference stock, 5s,	100,000 00	122,000 00
Lancashire and Yorkshire preference stock, 5s,	516,250 00	629,825 00
Caledonian preference stock, 4s	20,625 00	19,903 12
London, Brighton, and So. Coast pref'ce st'k, 4s,	45,945 00	45,945 00
" " " pref'ce st'k, 5s,	70,700 00	86,254 00
" " " ordinary stock,	100,000 00	136,000 00
" " " pref'ce st'k, 5s,	28,500 00	34,627 50
" " " pref'ce st'k, 5s,	*Nil.*	*Nil.*
" " " pref'ce st'k, 5s,	7,000 00	3,045 00

London, Brighton, and So. Coast pref'd B st'k,	$75,000 00	$102,000 00
South Devon preference stock, 5s . . .	65,000 00	78,650 00
Glasgow and South-Western shares, 5s . .	7,550 00	9,060 00
Cambrian preference coast stock, 5s . .	15,000 00	4,200 00
" preference coast stock, 5s . .	110,000 00	26,400 00
" ordinary coast stock . . .	67,500 00	10,800 00
" debenture, No. 2, coast stock . .	85,000 00	61,200 00
" debenture, No. 4, coast stock . .	15,445 00	9,884 80
" capital inland	3,695 00	798 13
" debenture, No. 2, coast stock . .	2,675 00	1,926 00
" debenture, No. 4, coast stock . .	350 69	224 19
" preference capital coast stock . .	5,300 00	1,272 00
" preference capital coast stock . .	555 00	111 00
" ordinary coast stock . . .	1,740 00	278 39
" preference debenture stock, 5s .	3,945 00	4,378 96
Brecon and Merthyr preference stock, 5s .	85,000 00	27,200 00
" " B debenture stock, 5s .	63,815 00	40,841 60
" " consol. pref'ce stock, 5s .	55,000 00	17,600 00
" " A debenture stock . .	9,910 00	7,928 00
" " C debenture stock . .	2,350 00	1,316 00
" " ordinary capital . .	885 00	141 58
Kingston and Eardisley ordinary shares . .	2,050 00	164 00
London, C., and Dover arbitration deb. stock .	163,540 00	179,076 29
" " " arbitration pref'e st'k .	5,410 00	4,287 40
" " " ordinary stock . .	5,410 00	1,122 50
Cambrian preference stock, 5s . . .	590 00	678 50
" coast debenture stock, 5s . .	35,000 00	40,250 00
" inland debenture stock, 5s . .	10,000 00	11,400 00
" preference debenture 1862 stock, 5s,	35,000 00	36,925 00
South-Eastern ordinary consolidated stock .	9,000 00	2,268 00
Shrewsbury and Hereford rent charge st'k, 6s,	39,850 00	58,579 50
South-Eastern ordinary preferred stock . .	90,000 00	124,200 00
Great Eastern debentures B stock . . .	135,000 00	160,650 00
" debentures B stock . . .	80,000 00	95,200 00
" debentures A stock . . .	100,000 00	123,000 00
Great Western debenture stock, 5s . . .	125,000 00	156,250 00
Great Western rent charge stock . . .	126,600 00	157,617 00
South Devon rent charge stock . . .	168,750 00	204,187 50
London and No.-Western preference stock, 5s,	4,250 00	5,270 00
South-Eastern preferred debenture stock, 5s .	49,500 00	61,875 00
Metropolitan district perpetual deb. stock, 6s .	125,000 00	183,750 00
Ipswich Dock Company debentures . . .	67,500 00	67,500 00
Wear Nav. and Sunderland Dock Co.'s deb. .	100,000 00	100,000 00
Grand Junction water works debentures . .	25,000 00	25,000 00
Liverpool corporation debentures . . .	4,750 00	4,698 75
Mersey Dock and Harbour Board bonds . .	854,825 00	854,778 48
Trust and Loan Co. of Upper Canada bonds .	50,000 00	50,000 00
British government annuities	2,364 40	2,364 40

Great Eastern Railway debentures	$25,000 00	$27,004 83
Birkenhead gas and water bonds	12,500 00	12,523 08
Mersey Steel and Iron Company debentures	125,000 00	125,000 00
Liverpool, Brazil, and Steam Nav. Co. bonds,	75,000 00	75,000 00
National Steamship Company debentures	100,000 00	100,000 00
John Brown & Co.'s (limited) debentures	100,000 00	100,000 00
Huron county bonds	270,000 00	277,510 67
Liverpool Gas Company's stock	17,375 00	36,613 33
Toronto city bonds	250,000 00	256,250 00
United States funded debt bonds	850,000 00	903,331 85
Boston city bonds	239,000 00	255,675 65
Massachusetts state bonds, 5s	330,000 00	365,708 54
Pennsylvania Railroad Company bonds	125,000 00	125,588 37
New York city gold bonds, 6s	50,000 00	50,375 00
Central Railroad (N.J.) bonds	5,000 00	3,327 65
New York state gold bonds	130,000 00	155,209 65
New Jersey state currency bonds	6,000 00	6,777 40
Connecticut state currency bonds	35,000 00	38,343 25
United States bonds	1,700,000 00	1,839,935 02
South Carolina state bonds, 6s	20,000 00	8,000 00
Mississippi state warrants	20,000 00	18,000 00
Alabama state bonds, 5s	10,000 00	4,200 00
New York state gold bonds, 6s	45,000 00	53,100 00
Richmond city bonds, 8s	5,000 00	5,900 00
Canadian securities	489,295 00	472,630 21
	$12,688,073 42	$13,831,199 92
Loaned on life policies		551,447 70
on annuities, life interests, etc.		109,578 04
on railway debentures, etc.		340,191 53
		$14,832,417 19

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$2,789,618 71	
Loans on mort. of real estate (first liens),	7,011,219 06	
Stocks, bonds, etc., as per schedule	14,832,417 19	
Cash deposited in various banks	2,268,960 27	
Interest due and accrued	179,106 54	
Premiums in course of collection (gross)	850,844 83	
Annuities and life interests purch'd by Co.	1,123,425 04	
Bills receivable	85,747 70	
Office furniture, etc. $44,896 36		
Gross Assets		$29,141,339 34

Liabilities.

Net amount of unpaid losses	$485,500 00
Unearned premiums on outstanding risks,	2,249,177 43
Reclaimable on perpetual fire policies	296,568 17
Life and annuity reserve fund	14,129,834 22
Dividends to stockholders, unpaid	3,827 66

Bills payable, not matured	$56,845 48	
Liability to Globe annuitants	5,334,795 00	
Sundry working accounts	773,935 45	
Gross Liabilities, except Capital		$23,330,483 41
Surplus as regards Policy-holders		$5,810,855 93
Paid-up Capital		1,228,200 00
Surplus over Capital		$4,582,655 93

Income.

Cash received for fire premiums	$5,689,647 62	
Deduct re-insurance, rebate, and return prems.	427,321 69	
Net cash received for fire premiums		$5,262,325 93
Interest and dividends received from all sources		609,336 25
Deposits rec'd for perpet. fire risks, $17,389 27		
Gross Cash Income		$5,871,662 18

Expenditures.

Cash paid for fire losses		$2,861,866 29
Cash dividends paid		368,460 00
Cash paid for salaries of officers and employés		1,412,933 94
for State and local taxes		44,319 10
Deposits returned on perpetual fire risks	$33,535 91	
Gross Cash Expenditures		$4,687,579 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$1,418,481,735 00	$4,384,458 95
written during 1877	1,482,152,240 00	5,689,647 63
Total	$2,900,633,975 00	$10,074,106 58
Deduct risks expired and terminated,	1,288,127,505 00	5,148,430 00
In force at end of year	$1,612,506,470 00	$4,925,676 58
Deduct amount re-insured	119,429,380 00	427,321 69
Net amount in force	$1,493,077,090 00	$4,498,354 89

Miscellaneous.

Premiums received from organization of company	$86,801,319 68
Losses paid from organization of company	54,707,031 91
Cash dividends declared from organization of company	10,033,053 16
Losses incurred during the year	2,861,866 29
Company's stock owned by directors	206,050 00

LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

[Incorporated 1720. Commenced business 1720.]

PAID-UP CAPITAL, £448,275.

EDWARD BUDD, *Governor.* *Secretary*, JOHN P. LAURENCE.

Office, No. 7 Royal Exchange.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Ledger value.
British government stock	£356,000 9 2	£311,137 18 3
United States bonds	186,000 0 0	191,608 14 9
Canadian consolidated stock, 5s	10,300 0 0	10,345 16 8
Canada Dominion stocks, 6s	20,521 18 4	20,521 18 4
Bombay, B., and Cent. India R'y stock,	9,500 0 0	9,862 14 0
East India Railway stock	16,700 0 0	17,759 1 0
Madras Railway stock	10,000 0 0	10,267 0 0
Oude and Rohilkund Railway stock	1,500 0 0	1,500 0 0
Turkish guaranteed bonds, 4s	22,900 0 0	22,900 0 0
London city bonds	1,000 0 0	1,000 0 0
Great Eastern Railway Co. debenture	40,000 0 0	40,000 0 0
Bombay, B., and Cent. Ind. Railway deb.	75,000 0 0	74,437 10 0
East Indian	60,000 0 0	60,000 0 0
Reversions and life interests	–	41,072 10 3
Life policies assigned	–	32,955 14 8
Investments in house property	–	11,600 0 0
Government life annuities	–	573 0 0
		£857,541 17 11

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	£2,070,651 4 3	
Stocks, bonds, etc., as per schedule	857,541 17 11	
Cash in the office of the company	141 4 9	
deposited in various banks	66,916 2 8	
Interest due and accrued	4,979 7 1	
Premiums in course of collection (gross),	44,087 6 9	
Notes taken for marine and inland risks,	5,892 15 6	
Policy stamps	141 15 9	
Gross Assets		£3,050,351 14 8

LIABILITIES.

Net amount of unpaid losses	£46,153 15 9	
Unearned prems. on outstanding risks	158,435 7 10	
Life and annuity reserve fund	1,688,017 12 3	
Dividends to stockholders, unpaid	2,773 10 0	
State and local taxes, unpaid annuities,	242 9 1	
Unpaid income tax	95 19 11	
Clerks' savings fund	3,076 1 5	
Gross Liabilities, except Capital		1,898,794 16 3
Surplus as regards Policy-holders		£1,151,556 18 5
Paid-up Capital		448,275 0 0
Surplus over Capital		£703,281 18 5

Income.

Cash received for fire premiums . .	£236,663 10 2	
Deduct re-ins., rebate, and return prems.	30,949 8 2	
Net cash received for fire premiums .		£205,714 2 0
Cash rec'd for marine and inl'd prems. .	£109,699 16 0	
Deduct re-ins., rebate, and ret'n prems.	11,976 1 3	
Net cash rec'd for marine and inl'd prems.		97,723 14 9
Interest and dividends received from all sources . .		140,034 12 2
Income from Life Department		165,078 12 2
Gross Cash Income		£608,551 1 1

Expenditures.

Cash paid for fire losses . . .	£87,598 10 6	
Deduct salvage and re-insurance . .	484 8 10	
Net cash paid for fire losses . . .		£87,114 1 8
Cash paid for marine and inland losses,	£58,037 14 1	
Deduct salvage and re-insurance . .	3,637 13 5	
Net cash paid for marine and inl'd losses,		54,400 0 8
Cash dividends paid		107,586 0 0
Cash paid for commissions and brokerage . . .		47,551 12 6
for salaries of officers and employés . .		34,787 0 2
for State and local taxes		4,011 1 3
for Life Department		191,439 11 5
for incidentals		19,367 4 5
Gross Cash Expenditures		£546,256 12 1

Risks and Premiums.

		Premiums.
Fire risks outstand'g Dec. 31, 1876,	£62,650,930 0 0	£234,330 1 7
written during 1877 .	74,281,820 0 0	244,131 13 9
Total	£136,932,750 0 0	£478,461 15 4
Deduct risks exp'd and terminated,	70,822,520 0 0	230,877 15 1
In force at end of year . . .	£66,110,230 0 0	£247,584 0 3
Deduct amount re-insured . .	4,462,689 0 0	10,365 14 1
Net amount in force . .	£61,647,541 0 0	£237,218 6 2
Marine risks outstand'g Dec. 31, '76,	£2,576,040 0 0	£41,765 4 9
written during 1877 . .	10,823,377 0 1	109,320 6 8
Total	£13.399,417 0 1	£151,085 11 5
Deduct risks exp'd and terminated,	10,675,389 16 1	111,259 6 8
In force at end of year . . .	£2,724,027 4 0	£39,826 4 9
Deduct amount re-insured . .	40,336 0 0	630 11 11
Net amount in force . .	£2,683,691 4 0	£39,195 12 10

NORTHERN ASSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1836. Commenced business June, 1836.]

Paid-up Capital, $750,000.

William Miller, *Chairman.* *Secretary*, Alex. P. Fletcher.

Office, No. 3 King Street, Aberdeen; No. 1 Moorgate Street, London.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
New 3 per cent annuities	£50,000 0 0	£45,465 0 10
Brisbane bridge bonds, 5s	11,000 0 0	11,269 8 1
British Columbia gov't debentures	3,300 0 0	3,580 19 10
Canadian deposit	$100,000 00	19,665 16 0
Canadian debentures, 6s	£10,000 0 0	10,050 19 5
Cape of Good Hope gov't debentures	2,000 0 0	2,000 0 0
Cape of Good Hope bonds, 4½s	10,000 0 0	9,950 0 0
Christchurch (N.Z.) bonds, 6s	6,000 0 0	6,120 0 0
Auckland city bonds, 6s	5,000 0 0	4,861 14 0
Melbourne city bonds, 5s	2,000 0 0	2,001 4 2
Montreal city bonds, 5s	9,800 0 0	8,758 6 8
Corporation of Quebec bonds	1,900 0 0	1,791 11 9
Canadian Dominion reg'd stock, 4s	10,000 0 0	8,753 4 0
" " Quebec loan	10,000 0 0	9,717 10 0
" " stock, 4s	10,000 0 0	9,012 1 0
Eastern Bengal Railway	50,000 0 0	51,381 2 1
Government of Ceylon debentures	5,000 0 0	5,000 0 0
Jamaica government bonds, 5s	1,800 0 0	1,800 0 0
Jamaica government bonds, 6s	1,200 0 0	1,209 2 1
Mauritius government debentures	5,000 0 0	4,988 2 4
Melbourne city bonds, 6s	300 0 0	307 6 8
Natal government debentures, 4½s	5,000 0 0	4,762 10 0
New South Wales gov't debentures	10,700 0 0	9,992 1 1
New Zealand gov't debentures, 5s	10,100 0 0	10,637 15 11
New Zealand gov't debentures, 4½s	20,000 0 0	18,600 0 0
Otago debentures, 6s	2,000 0 0	2,173 17 3
Ontario government annuities	$81,648 00	11,553 0 3
Queensland government debentures	£5,000 0 0	4,658 6 7
St. Christopher gov't debentures, 6s	3,500 0 0	3,393 12 2
South Australian government debentures,	1,250 0 0	1,256 7 1
South Australian government bonds, 4s	9,500 0 0	8,545 5 0
Trinidad government loan, 5s	12,800 0 0	12,864 7 6
New Zealand gov't debentures, 4s	10,000 0 0	9,050 0 0
Victoria government debentures, 6s	3,800 0 0	4,092 0 10
Victoria government debentures, 5s	9,830 0 0	10,707 8 6
Austrian silver rentes	15,000 0 6	8,194 0 0
Brazilian deposit, Para	rs. 10,000	801 15 5
Brazilian deposit, Rio de Janeiro	10,000	985 0 0

Boston city bonds, 5s, 1869	£10,000 0 0	£10,500 0 0
Boston city bonds, 5s, 1873	10,000 0 0	10,500 0 0
Providence city bonds, 5s	10,500 0 0	10,500 0 0
Chilian government bonds, 5s	18,000 0 0	14,545 16 8
Bergische Markische R'y debentures	ths. 59,800	7,404 6 7
Oberschlesische R'y debentures, 3½s	5,000	646 18 3
Prussian state bonds	2,700	561 6 2
Rhein Nahe Railway debentures	32,500	4,739 12 10
Dutch Indian Railway bonds, 4½s	£11,000 0 0	8,744 11 8
Dunabrug and Witepsk Railway	9,600 0 0	10,916 17 4
Imperial Brazilian loan, 5s	10,000 0 0	7,654 16 1
Massachusetts state bonds, 5s	17,600 0 0	18,656 0 0
Norwegian government bonds, 4½s	10.000 0 0	9,607 14 2
Provincial Orel-Vitebsk Railway	6,000 0 0	5,519 5 0
St. Louis city bonds, 6s	8,000 0 0	8,480 0 0
Swedish government bonds, 4½s	10.000 0 0	9,628 16 8
Swiss investment	fcs. 45,000	1,864 16 1
United States bonds	$674,000 00	141,051 15 0
Wurtemberg state bonds	fls. 20,000	1,313 8 7
Bell Brothers (limited) debentures	£20,000 0 0	20,046 4 9
Evesham and Redditch Railway	20,000 0 0	20,000 0 0
Gas Light and Coke Co. debentures, 4s	885 0 0	885 0 0
Great Eastern Railway debenture stock	20,000 0 0	20,949 15 6
Grand Junction Water Works Co.	4,000 0 0	4,003 5 0
Isle of Wight R'y Co. debenture stock	24,600 0 0	28,458 6 6
Lambeth water works debenture stock	170 0 0	170 0 0
London and St. Kath. Dock Co. debs.	3.000 0 0	3,000 0 0
Llynvi and Ogmore R'y debentures, 4½s,	10,778 0 0	10,778 0 0
Manchester, Sheffield, and Lincoln R'y	5,000 0 0	4,992 5 10
Mersey Docks and Harbour Co. deb.	20.000 0 0	20.000 0 0
Millwall Dock Co. debentures	46,500 0 0	52,886 16 6
North Metropolitan Tramways Co.	5,000 0 0	5,000 0 0
Southwark and V. Water Co. debs.	14,000 0 0	14,000 0 0
Weymouth and Portland Railway debs.	10,000 0 0	10.000 0 0
Chelsea water w'ks perp. pref'ce st'k, 4½s,	1,810 0 0	1,822 2 9
City of Glasgow Un. R'y pref. st'k, "F,"	10,000 0 0	11,641 10 7
Gas Light and Coke Co. pref. stock, 5s	200 0 0	200 0 0
Gt. Eastern R'y pref'ce stock, 5s, 1862	10,600 0 0	10,918 5 9
" " " " 5s, 1863	7,000 0 0	7,182 17 0
" " " " 5s, 1864	10,000 0 0	10,134 19 2
London, B., and So. Coast R'y stock, 5s,	10,000 0 0	10,470 4 8
London and St. Kath. Dock Co. pref. st'k,	10,000 0 0	10,000 0 0
Llynvi and Ogmore Railway, 6s	27,900 0 0	35,439 18 4
North British R'y pref'ce stock, 4½s	15,000 0 0	14,365 12 2
North Staffordshire R'y pref'ce stock	10,550 0 0	10,987 18 4
Southwark and V. Water Co. stock, 5s	9,000 0 0	9,003 15 0
Weymouth and Portland Railway	25,000 0 0	19,651 12 3
Great North of Scotland Railway	7,716 0 0	8,054 6 5
Caledonian Railway Company	30,920 0 0	31,336 16 4

East London Water Works Company .	£3,000 0 0	£4,338 9 11
Gas Light and Coke Co. "H" stock .	3,125 0 0	4,445 5 0
Gas Light and Coke Co. "A" stock .	8,030 0 0	15,589 10 3
G. Junction Water Works Company .	2,000 0 0	3,199 0 5
Lambeth Water Works Company . .	2,040 0 0	2,910 0 0
Southwark and Vauxhall W. W. Co. .	6,600 0 0	7,405 8 0
Rent charges	–	15,796 10 7
		£1,082,850 14 7
		$5,414,253 64

Securities held as collateral for cash loans: —

	Loaned thereon.
Parochial and other public loans	£150,884 15 3
On life interest	15,397 17 0
On reversions	51,177 2 11
Company's policies assigned	44,656 4 4
On personal security	26,342 1 0
On Indian and Colonial government securities . .	20,000 0 0
On stocks of sundry companies	34,951 12 0
On railway preference shares	47,500 0 0
	£390,909 12 6
	$1,954,548 13

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate .	$287,729 00	
Loans on mort. of real estate (first liens),	2,695,266 04	
Stocks, bonds, etc., as per schedule .	5,414,253 64	
Loans on collat. security, as per schedule,	1,954,548 13	
Cash in the office of the company . .	924 56	
deposited in various banks . .	342,471 06	
Interest due and accrued . . .	137,137 87	
Premiums in course of collection (gross) .	56,537 81	
Bills receivable not matured . . .	109,173 29	
Rents due and accrued	1,494 00	
Due from other companies and agents .	556,870 87	
Stamps on hand	1,350 33	
Life interests	11,021 52	
Reversions	91,573 02	
Gross Assets		$11,660,351 14

Liabilities.

Net amount of unpaid losses . . .	$335,100 58
Unearned premiums on outstanding risks,	672,863 87
Life and annuity reserve fund . .	6,657,125 64
Bills payable not matured . . .	8,556 29
Dividends to stockholders, unpaid . .	5,133 64

Due and accrued for rent, salaries, etc.	$36,228 08	
Due to other companies and agents	124,617 62	
Gross Liabilities, except Capital		$7,839,625 72
Surplus as regards Policy-holders		$3,820,725 42
Paid-up Capital		750,000 00
Surplus over Capital		$3,070,725 42

Income.

Cash received for fire premiums	$2,018,591 62
for life premiums	787,904 25
Interest and dividends received from all sources	505,211 81
Income from sale of annuities	19,727 17
Profits on investments realized	2,387 50
Transfer dues	171 87
Gross Cash Income	$3,333,994 22

Expenditures.

Cash paid for fire losses	$1,207,883 92
for life losses	464,979 29
dividends paid	262,500 00
paid to annuitants	33,551 29
for surrender of life policies	55,223 54
for commissions and brokerage	301,732 68
for salaries of officers and employés	356,319 18
for State and local taxes	24,539 32
for allowance to retired officers	4,287 50
Bad debts	2,428 46
Loss on exchange	2,034 49
Gross Cash Expenditures	$2,715,479 67

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$437,962,000 00	$1,345,259 06
written during 1877	657,171,000 00	2,018,591 62
Total	$1,095,133,000 00	$3,363,850 68
Deduct risks exp'd and terminated,	657,019,000 00	2,018,122 90
In force at end of year	$438,114,000 00	$1,345,727 78

Miscellaneous.

Premiums received from organization of company (fire),	$22,752,252 00
Losses paid from organization of company (fire)	13,461,289 00
Cash dividends declared from organization of company	2,052,086 88
Dividends declared during the year	262,500 00
Losses incurred during the year (fire)	1,207,883 92
Company's stock owned by directors	153,700 00

NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated May 28, 1868. Commenced business June 1, 1868.]

PAID-UP CAPITAL, $225,000.

H. J. MERCKS & CO., *Presidents.* *Secretary*, CLEMENS PERGER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
24 shares Norwegian state bonds	$12,500 00	$12,271 88
34 shares Altona-Kiel Railway	12,500 00	12,812 30
United States bonds	270,000 00	285,383 25
	$295,000 00	$310,467 43

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens*),	$32,413 03	
Stocks, bonds, etc., as per schedule	310,467 43	
Cash in the office of the company	18,714 65	
deposited in various banks	25,231 64	
Premiums in course of collection (gross)	73,463 65	
Gross Assets		$460,290 40

LIABILITIES.

Losses adjusted, unpaid	$5,100 00	
claimed and reported	6,686 50	
Total amount of losses	$11,786 50	
Less re-insurance	7,495 00	
Net amount of unpaid losses	$4,291 50	
Unearned premiums on outstanding risks	71,978 84	
Commissions and brokerage	44,645 06	
Gross Liabilities, except Capital		120,915 40
Surplus as regards Policy-holders		$339,375 00
Paid-up Capital		225,000 00
Surplus over Capital		$114,375 00

INCOME.

Cash received for fire premiums	$247,608 73	
Deduct re-insurance and return premiums	118,167 32	
Net cash received for fire premiums		$129,441 41
Interest received on bonds and mortgages		12,095 84
Gross Cash Income		$141,537 25

* Total value of property mortgaged $104,245 00

Expenditures.

Cash paid for fire losses	$73,011 38	
Deduct salvage and re-insurance	19,908 46	
Net cash paid for fire losses		$53,102 92
Cash dividends paid		18,750 00
Cash paid for commissions and brokerage		21,238 36
for salaries of officers and employés		22,320 34
Gross Cash Expenditures		$115,411 62

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$27,929,051 00	$116,091 00
written during 1877	51,611,151 00	247,608 72
Total	$79,540,202 00	$363,699 72
Deduct risks expired and terminated	39,379,125 00	139,527 30
In force at end of year	$40,161,077 00	$224,172 42
Deduct amount re-insured	9,782,378 00	90,396 93
Net amount in force	$30,378,699 00	$133,775 49

Miscellaneous.

Premiums received from organization of company	$1,352,159 67
Losses paid from organization of company	416,435 72
Cash dividends declared from organization of company	74,737 50
Fire losses incurred during the year	48,908 72
Company's stock owned by directors	69,375 00

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated 1809. Commenced business 1809.]

Paid-up Capital, $1,250,000.

George H. Burnett, *Manager.* *Secretary*, F. W. Lance.

Offices, No. 61 Threadneedle Street, London; 64 Prince Street, Edinburgh.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States currency bonds	$2,639,000 00	$2,779,925 00
Alabama state bonds, 8s	10,000 00	4,000 00
Virginia state bonds	56,000 00	25,553 00
Illinois state bonds, 5s	17,000 00	17,170 00
Tennessee state bonds, 6s	26,000 00	8,840 00
South Carolina state bonds, 6s	11,500 00	4,600 00
New York city and county bonds, 7s	49,000 00	53,900 00
Baden government bonds	fl. 60,000	21,680 67
Wurtemberg government bonds	40,000	13,381 27

Prussian consolidated loans	th. 10,000	$6,481 50
Saxon bonds, 4s	12,000	8,167 45
Saxon bonds, 3s	9,000	4,988 58
Loban Zittan Railway	35,000	20,439 35
Bergische Markische	2,300	1,469 92
Italian rentes	L. 176,000	18,661 00
Massachusetts state bonds	£10,000 0 0	50,000 00
Great Eastern Railway bonds	8,000 0 0	43,600 00
Baltimore (O.) debentures, 6s	15,000 0 0	75,000 00
Baltimore (O.) debentures, 5s	15,000 0 0	75,000 00
Montreal harbour bonds	$80,000 00	82,383 70
Ontario Railway provincial debt	118,022 69	121,256 08
Deposited at Rio de Janeiro	rs. 10,000	4,635 40
at Pernambuco	10,000	5,260 40
at Buda-Pesth	fl. 100,000	43,272 25
519 shares No. Brit. and Merc. stock, $47,553 18		
		$3,489,665 57

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States funded loan, 4½s	–	£5,861 5 8
Cliffe property, County Kent	–	9,000 0 0
Loaned on life policy	–	85 0 0
20 shares North British and Merc. Ins. Co.	£880 0 0	210 0 0
64 shares steamship "Andes"	–	20,077 13 9
Atlas Company debentures		
Promissory notes		
Natal debentures, 4½s	5,362 10 0	5,000 0 0
Western Union debentures, 7s	100 8 0	
		£40,233 19 5
		$201,169 85

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$1,602,243 25	
Loans on mortgage of real estate (first liens)	731,548 75	
Stocks, bonds, etc., as per schedule	3,489,665 57	
Loans on collateral security, as per schedule	201,169 85	
Cash in the office of the company	1,118 20	
deposited in various banks	64,094 12	
Interest due and accrued	20,537 16	
Premiums in course of collection (gross)	1,598,273 43	
Notes taken for marine and inland risks	118,649 90	
Due by Life Office	25,683 05	
Gross Assets		$7,852,983 28

Liabilities.

Net amount of unpaid losses	$282,239 27
Unearned premiums on outstanding risks,	1,513,357 10
Dividends to stockholders, unpaid	10,724 45

Bills payable	$39,500 00	
Superannuated fund	64,280 00	
Re-insurance due other companies	518,878 15	
Gross Liabilities, except Capital		$2,428,978 97
Surplus as regards Policy-holders		$5,424,004 31
Paid-up Capital		1,250,000 00
Surplus over Capital		$4,174,004 31

Income.

Cash received for fire premiums	$5,847,330 20	
Deduct re-ins., rebate, and return prems.	1,307,258 90	
Net cash received for fire premiums		$4,540,071 30
Interest and dividends received from all sources		295,332 05
Income from transfer fees		240 62
Profits on sale of investments		57,745 93
Premium reserve of 1876 brought into account		1,430,107 30
Gross Cash Income		$6,323,497 20

Expenditures.

Cash paid for fire losses	$4,419,928 07	
Deduct salvage and re-insurance	1,236,694 12	
Net cash paid for fire losses		$3,183,233 95
Cash dividends paid		425,000 00
Cash paid for commissions and brokerage		666,656 12
for salaries of officers and employés		613,323 63
for taxes		5,365 63
Bad debts		2,411 37
Premium suspense account		1,513,357 10
Gross Cash Expenditures		$6,409,347 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$892,552,340 00	$2,860,214 62
written during 1877	1,475,343,970 00	4,540,071 30
Total	$2,367,896,310 00	$7,400,285 92
Deduct risks expired and terminated	1,383,233,655 00	4,373,571 72
In force at end of year	$984,662,655 00	$3,026,714 20

QUEEN INSURANCE COMPANY, LIVERPOOL, GREAT BRITAIN.

[Incorporated Aug. 19, 1858. Commenced business Aug. 19, 1858.]

PAID-UP CAPITAL, £180,035.

JAMES M. WILSON, *Manager.* *Sub-Manager*, THOMAS W. THOMSON.

Office, Queen Insurance Building, Liverpool.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
United States bonds, 6s	$720,000 00	£143,525 16 11
United States bonds, 5s	325,000 00	69,180 0 9
Alabama state bonds, 5s	10,000 00	969 15 5
Canadian bonds, 5s	£10,500 0 0	10,500 0 0
New Dominion bonds, 6s	20,000 0 0	20,000 0 0
Birkenhead gas bonds	3,000 0 0	3,000 0 0
Melbourne city bonds, 6s	7,000 0 0	7,089 0 0
Geelong city bonds, 6s	500 0 0	500 0 0
Dunedin city bonds, 7s	1,200 0 0	1,250 0 0
British government consols, 3s	5,000 0 0	4,572 1 1
Bombay, Baroda, and Cent. Ind. R'y st'k,	5,000 0 0	5,188 17 6
Great Indian Peninsular Railway stock	15,000 0 0	16,494 4 11
Great Western preference stock	10,000 0 0	11,141 13 4
South Devon preference stock	10,000 0 0	10,800 0 0
North British Monkland Railway, 6s	2,500 0 0	3,253 2 0
Lancashire and Yorkshire pref'ce shares,	35,000 0 0	39,080 0 0
Lancashire and York're ordinary shares	3,000 0 0	3,801 6 7
Caledonian Railway stock	5,000 0 0	5,576 7 3
Great Western Railway stock	6,300 0 0	6,484 12 10
Indian government bonds (new), 4s	rs. 60,000	5,025 7 9
Inman Steamship Company bonds	£25,000 0 0	25,000 0 0
Loaned on life policies, etc.	–	25,319 5 2
Loaned on personal securities	–	4,952 16 9
		£422,704 8 3

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
London and No.-Western Railway stock, North-Eastern Railway stock, South-Eastern Railway stock, Great Western Railway of Canada stock,	£2,907 10 0	£2,300 0 0
Lancashire and Yorkshire Railway stock,	3,463 15 0	3,000 0 0
	£6,371 5 0	£5,300 0 0

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	£165,886 5 10		
Loans on mort. of real estate (first liens*),	125,193 12 7		
Stocks, bonds, etc., as per schedule .	422,704 8 3		
Loans on collat. security, as per schedule,	5,300 0 0		
Cash in the office of the company .	202 18 3		
deposited in various banks . .	41,833 4 3		
Interest due and accrued . . .	8,489 9 7		
Premiums in course of collection (gross),	49,943 10 8		
Rents due and accrued	2,731 9 4		
Re-insurance due	20,197 0 10		
Office furniture . . £2,227 6 10			
Gross Assets		£842,481	19 7

Liabilities.

Net amount of unpaid losses . .	£45,496 18 7		
Unearned prems. and outstanding risks,	90,176 14 11		
Life and annuity reserve fund . .	299,746 0 6		
Dividends to stockholders, unpaid .	344 14 0		
Due and accrued for rent, salaries, etc.	4,999 9 4		
Drafts not yet matured	3,773 6 9		
Balances due other offices . . .	48,869 7 10		
Gross Liabilities, except Capital .		493,406	11 11
Surplus as regards Policy-holders		£349,075	7 8
Paid-up Capital		180,035	0 0
Surplus over Capital		£169,040	7 8

Income.

Net cash received for fire premiums		£450,883	14 8
Interest and dividends received from all sources . .		26,080	3 6
Income from transfer fees		158	10 0
Profit on securities realized		2,874	11 8
Gross Cash Income		£479,996	19 10

Expenditures.

Net cash paid for fire losses		£383,567	9 10
Cash dividends paid		27,005	5 0
Cash paid for commissions and brokerage . . .		73,894	12 9
for taxes and incidentals		48,332	4 8
Gross Cash Expenditures		£532,799	12 3

* Total value of property mortgaged £208,783 3 2
Amount of insurance held as collateral . . . 100,750 0 0

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	£43,681,720 0 0	£161,526 3 4
written during 1877 .	162,901,955 0 0	613,961 7 9
Total	£206,583,675 0 0	£775,487 11 1
Deduct risks expired and terminated,	114,964,870 0 0	432,056 8 2
In force at end of year . . .	£91,618,805 0 0	£343,431 2 11
Deduct amount re-insured . .	44,096,705 0 0	163,077 13 1
Net amount in force . . .	£47,522,100 0 0	£180,353 9 10

Miscellaneous.

Premiums received from organization of company .	£3,326,898 0 0
Losses paid from organization of company . . .	2,222,564 0 0
Cash dividends declared from organization of company,	231,929 0 0
Dividends declared during the year	27,005 5 0
Losses incurred during the year	383,567 9 10
Company's stock owned by directors	23,379 0 0

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

Paid-up Capital, $1,447,725.

John H. McLaren, *Manager and Sec.* *Sub-Manager*, Digby Johnson.

Office, No. 1 North John Street, Liverpool

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s	£41,666 13 4	£42,625 0 0
" " 10-40 reg'd bonds, 5. .	38,541 13 4	39,358 15 0
" " funded loan, 5s, 1881 .	13,541 13 4	13,682 10 0
" " reg'd currency bonds, 6s .	296,875 0 0	340,401 10 0
Reduced annuities, 3s	130,000 0 0	122,850 0 0
Canadian consolidated stock, 5s . .	11,000 0 0	11,220 0 0
Canadian Dominion stock, 6s . .	19,927 16 9	20,924 4 7
Italian consolidated stock, 5s . . .	4,814 16 3	3,679 0 0
London and No.-Western Railway stock,	204,518 18 9	259,520 2 2
Lancashire and Yorkshire Railway stock,	89,633 15 0	110,408 1 3
South-Eastern Railway stock . . .	131,770 0 0	151,774 0 0
Great Northern Railway stock . .	127,580 0 0	138,712 4 0
Midland Railway stock	133,883 15 0	161,071 6 6
Manch., Sheff., and L. Railway stock .	73,834 8 1	90,235 0 11
Whitehaven, C., and E. Railway stock .	5,630 0 0	5,630 0 0
Great Eastern Railway stock . . .	9,255 0 0	12,365 2 0
London and So.-Western Railway stock,	72,045 0 0	85,669 7 6

North-Eastern Railway stock	£14,225	0	0	£17,502	0	0
North Staffordshire Railway stock	36,220	0	0	41,530	16	0
Great Western Railway stock	137,330	0	0	169,735	19	0
No. and South-Western Railway stock	2,240	0	0	3,808	0	0
Shrewsbury and Hereford Railway stock,	7,910	0	0	11,074	0	0
London, Brighton, and South Coast Railway stock	4,000	0	0	4,360	0	0
Furness Railway stock	15,330	0	0	25,826	17	0
Loaned on life policies		–		106,942	16	1
				£1,990,906	12	0
				$9,954,533	00	

Securities held as collateral for cash loans:—

	Market value.			Loaned thereon.		
Birkenhead improvement bond	£1,000	0	0	£900	1	0
Bridgewater navigation shares	325	0	0	284	16	9
Liverpool Gas Light Company stock	9,852	0	0	8,000	0	6
Loans on security of various British railway stocks and shares, with margin of from 17⅝ to 89½ per cent above amount loaned	469,006	0	0	347,023	10	8
Corporation of Birmingham				30,000	0	0
" Liverpool				71,913	11	2
" London				25,125	0	0
" Leeds				30,000	0	0
" Plymouth				22,500	0	0
" Manchester				2,040	15	1
Burton-on-Trent Improvement Commission				35,926	0	10
Birkenhead Improvement Commission				31,580	5	1
Various towns and township bonds				85,169	12	10
Liverpool Exchange Building Company bonds				107,600	0	0
Liverpool United Gas Light Company bonds				30,000	0	0
Mersey Docks and Harbour Board bonds				201,037	0	8
London and St. Katharine Dock Company bonds				10,000	0	0
				£1,039,100	14	7
				$5,195,503	65	

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$1,054,629	23
Loans on mort. of real estate (first liens),	3,282,815	56
Stocks, bonds, etc., as per schedule	9,954,533	00
Loans on collat. security, as per schedule,	5,195,503	65
Cash in the office of the company	834	25
deposited in various banks	520,730	66
Interest due and accrued	218,819	11
Premiums in course of collection (gross),	475,283	04
Gross Assets		$20,703,148 50

Liabilities.

Net amount of unpaid losses	$280,503 52	
Unearned premiums on outstanding risks,	2,232,987 52	
Reclaimable on perpetual fire policies	17,569 93	
Life and Annuity Reserve Fund	10,964,945 00	
Dividends to stockholders, unpaid	8,720 93	
Due and accrued for agency expenses	29,277 54	
All other demands	195,943 32	
Gross Liabilities, except Capital		$13,729,947 76
Surplus as regards Policy-holders		$6,973,200 74
Paid-up Capital		1,447,725 00
Surplus over Capital		$5,525,475 74

Income.

Cash received for fire premiums	$3,940,295 73
Income from all other sources	336,665 81
Gross Cash Income	$4,276,961 54

Expenditures.

Cash paid for fire losses	$2,137,389 96
Cash dividends paid	434,317 50
Cash paid for commissions and brokerage	531,785 91
for salaries of officers and employés	295,873 31
for incidentals	267,125 98
Gross Cash Expenditures	$3,666,492 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$909,555,570 00	$4,173,616 06
written during 1877	1,262,187,565 00	4,703,380 67
Total	$2,171,743,135 00	$8,876,996 73
Deduct risks expired and terminated,	1,031,048,865 00	3,799,737 16
In force at end of year	$1,140,694,270 00	$5,077,259 57
Deduct amount re-insured	150,273,350 00	723,633 17
Net amount in force	$990,420,920 00	$4,353,626 40
Perpetual risks in force	$623,886 00	

Miscellaneous.

Premiums received from organization of company	$55,990,660 21
Losses paid from organization of company	34,242,508 41
Cash dividends declared from organization of company	5,223,181 88
Dividends declared during the year	434,317 50
Losses incurred during the year	2,137,389 96
Company's stock owned by directors	183,735 00

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL, CANADA.

[Incorporated May 23, 1873. Commenced business Aug. 13, 1873.]

PAID-UP CAPITAL, $300,000.

ANDREW ROBERTSON, *President.* *Secretary*, ARTHUR GAGNON.

Office, No. 160 St. James Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$490,000 00	$529,000 00
Montreal harbor bonds	56,000 00	57,400 00
Warehouse Company's bonds	24,333 33	24,333 33
	$570,333 33	$610,733 33

Securities held as collateral for cash loans:—

	Par value.	Loaned thereon.
25 shares Sincennes and McNaughton Co.	$2,500 00	$2,204 86

SUMMARY OF ASSETS, DEC. 31, 1878.

Loans on mortgage of real estate (first liens*),	$50,360 00	
Interest due or accrued thereon	415 60	
Stocks, bonds, etc., as per schedule	610,733 33	
Loans on collateral security, as per schedule	2,204 86	
Cash in the office of the company	9,976 04	
deposited in various banks	91,853 07	
Interest due and accrued	11,227 11	
Premiums in course of collection (gross)	98,835 42	
Notes taken for marine and inland risks	33,807 66	
All other property	3,988 11	
Gross Assets		$913,401 20

LIABILITIES.

Losses adjusted, unpaid	$5,600 00	
claimed and reported	51,658 71	
disputed or resisted	2,533 00	
Unearned premiums on outstanding risks	344,446 57	
Commissions and brokerage	1,195 00	
Gross Liabilities, except Capital		405,433 28
Surplus as regards Policy-holders		$507,967 92
Paid-up Capital		300,000 00
Surplus over Capital		$207,967 92

INCOME.

Cash received for fire premiums	$612,825 18	
Deduct re-insurance and return premiums	94,660 25	
Net cash received for fire premiums		$518,164 93

* Total value of property mortgaged $94,000
Amount of insurance held as collateral 35,000

Cash received for marine and inland premiums,	$120,830 65	
Deduct re-insurance and return premiums	21,078 55	
Net cash received for marine and inl'd prems.		$99,752 10
Unpaid premium notes received during the year	$33,807 66	
Interest received on bonds and mortgages		36,234 41
Gross Cash Income		$654,151 44

Expenditures.

Cash paid for fire losses	$322,716 14	
Deduct salvage and re-insurance	3,147 58	
Net cash paid for fire losses		$319,568 56
Cash paid for marine and inland losses	$71,916 41	
Deduct salvage and re-insurance	15 78	
Net cash paid for marine and inland losses		71,900 63
Cash paid for commissions and brokerage		90,978 19
for salaries of officers and employés		135,399 85
for State and local taxes		12,815 22
Gross Cash Expenditures		$630,662 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$65,100,307 00	$795,374 08
written during 1878	55,087,614 00	612,825 18
Total	$120,187,921 00	$1,408,199 26
Deduct risks expired and terminated	67,577,102 00	765,725 51
In force at end of year	$52,610,819 00	$642,473 75
Deduct amount re-insured	1,776,058 00	18,736 47
Net amount in force	$50,834,761 00	$623,737 28
Marine risks outstanding Dec. 31, 1877	$534,494 00	$38,399 62
written during 1878	10,007,044 00	120,830 65
Total	$10,541,538 00	$159,230 27
Deduct risks expired and terminated	9,862,260 00	114,891 12
In force at end of year	$679,278 00	$44,339 15
Deduct amount re-insured	74,934 00	4,548 77
Net amount in force	$604,344 00	$39,790 38

Miscellaneous.

Premiums received from organization of company	$5,431,139,73
Losses paid from organization of company	3,305,322 07
Cash dividends declared from organization of company	71,270 45
Losses incurred during the year	390,052 86
Company's stock owned by directors	466,600 00

SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, GREAT BRITAIN.

[Incorporated Aug. 8, 1865. Commenced business Aug. 14, 1865.]

PAID-UP CAPITAL, $625,000.

ALEXANDER CRUM, *Chairman.* *Gen'l Manager*, FREDERIC J. HALLOWS.

Office, No. 133 West George Street, Glasgow.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
United States 5-20 registered bonds	$436,000 00	$465,926 20
United States 10-40 registered bonds	74,000 00	79,398 73
French rentes	2,800 00	3,004 50
Canadian Dominion stock	48,666 67	50,000 00
Carlton county debenture bonds	5,000 00	5,183 94
Elgin county debenture bonds	5,000 00	5,194 62
Lambton county debenture bonds	14,256 22	15,297 29
Sarnia town debenture bonds	27,000 00	27,968 25
Oxford county debenture bonds	8,000 00	8,160 00
Madras Railway Company stock	5,000 00	5,450 00
	$625,722 89	$665,583 53

Securities held as collateral for cash loans:—

	Par value.	Loaned thereon.
Cambrian Railway	$115,715 00	$66,205 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate	$236,601 25	
Loans on mortgage of real estate (first liens)	253,320 87	
Stocks, bonds, etc., as per schedule	665,583 53	
Loans on collateral security, as per schedule	66,205 00	
Cash in the office of the company	1,083 85	
deposited in various banks	83,404 89	
Interest due and accrued	4,625 85	
Premiums in course of collection (gross)	266,815 44	
Notes taken for marine and inland risks	1,457 02	
Rents due and accrued	245 00	
Due the company	1,000 00	
Gross Assets		$1,580,342 70

LIABILITIES.

Net amount of unpaid losses	$142,463 08	
Unearned premiums on outstanding risks	499,982 26	
Dividends to stockholders, unpaid	158 06	
Due for borrowed money	100,000 00	
Commissions, brokerage, and taxes	40,022 25	
Building redemption fund	3,875 00	
Gross Liabilities, except Capital		786,500 65
Surplus as regards Policy-holders		$793,842 05
Paid-up Capital		625,000 00
Surplus over Capital		$168,842 05

Income.

Cash received for fire premiums	$1,312,723 75	
Deduct re-insurance, rebate, and return prems.	150,151 58	
Net cash received for fire premiums		$1,162,572 17
Interest and dividends received from all sources		54,377 42
Income from transfer fees		263 12
Profit on investments realized		7,400 38
Gross Cash Income		$1,224,613 09

Expenditures.

Cash paid for fire losses	$864,395 33
Cash dividends paid	78,125 00
Cash paid for commissions and brokerage	213,602 46
for salaries and taxes	179,259 98
Gross Cash Expenditures	$1,335,382 77

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$171,662,386 00	$732,162 79
written during 1877	344,673,500 00	1,312,723 75
Total	$516,335,886 00	$2,044,886 54
Deduct risks expired and terminated	230,480,555 00	953,898 06
In force at end of year	$285,855,331 00	$1,090,988 48
Deduct amount re-insured	48,767,255 00	150,151 58
Net amount in force	$237,088,076 00	$940,836 90

Miscellaneous.

Premiums received from organization of company	$5,324,061 00
Losses paid from organization of company	3,219,926 00
Cash dividends declared from organization of company	333,191 00
Losses incurred during the year	864,395 00
Company's stock owned by directors	81,095 00

TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated Feb. 17, 1872. Commenced business Feb. 17, 1872.]

Paid-up Capital, $225,000.

M. Meyersberg, *President.* *Managing Director*, W. Jacobsen.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Finland government railway bonds, 4½s	$15,000 00	$13,650 00
Norwegian government bonds, 4½s	15,000 00	14,400 00
Swedish government mortgage bonds, 5s	14,625 00	14,625 00

Swedish government mortgage bonds, 4½s	$15,000 00	$13,875 00
Baden government premium bonds, 4s	1,875 00	2,231 25
Bavarian government premium bonds, 4s	1,875 00	2,268 75
Prussian government bonds, 4s	22,750 00	21,430 50
United States 5-20 bonds	200,000 00	210,500 00
United States bonds, 5s	20,000 00	21,050 00
	$306,125 00	$314,030 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Commerce and Disconto Bank	$1,447 50	
38 " Cologne-Minden Railway	4,845 00	$7,500 00
8 " Cologne-Minden Railway preferences,	1,030 50	
14 " Gotha land mortgage bonds	1,092 00	
15 " Austrian annuities (gold), 4½s	3,843 00	2,250 00
4 Norwegian government bonds	1,224 00	1,000 00
	$13,482 00	$10,750 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate	$58,625 00	
Loans on mortgage of real estate (first liens*),	58,415 35	
Stocks, bonds, etc., as per schedule	314,030 50	
Loans on collateral security, as per schedule	10,750 00	
Cash in the office of the company	539 04	
deposited in various banks	163,011 52	
Premiums in course of collection (gross)	24,789 89	
Gross Assets		$630,161 30

Liabilities.

Losses claimed and reported	$66,841 25	
Less re-insurance	33,328 50	
Net amount of unpaid losses	$33,512 75	
Unearned premiums on outstanding risks	197,384 67	
Re-insurance due	46,133 88	
Gross Liabilities, except Capital		277,031 30
Surplus as regards Policy-holders		$353,130 00
Paid-up Capital		225,000 00
Surplus over Capital		$128,130 00

Income.

Cash received for fire premiums	$441,840 21	
Deduct re-insurance, rebate, and return prems.	242,767 42	
Net cash received for fire premiums		$199,072 79

* Total value of property mortgaged $470,199 88
Amount of insurance held as collateral 243,582 50

Interest and dividends received from all sources	$17,374 01
Income from all other sources	68,091 14
Gross Cash Income	$284,537 94

EXPENDITURES.

Cash paid for fire losses	$136,496 13	
Deduct salvage and re-insurance	77,403 84	
Net cash paid for fire losses		$59,092 29
Cash dividends paid		27,000 00
Cash paid for commissions, salaries, and taxes		121,545 19
Gross Cash Expenditures		$207,637 48

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$18,014,320 00	$151,909 82
written during 1877	72,016,781 00	441,840 21
Total	$90,031,101 00	$593,750 03
Deduct risks expired and terminated	40,334,390 00	210,771 84
In force at end of year	$49,696,711 00	$382,978 19
Deduct amount re-insured	23,619,651 00	210,425 75
Net amount in force	$26,077,060 00	$172,552 44

MISCELLANEOUS.

Premiums received from organization of company	$1,688,772 75
Losses paid from organization of company	644,278 99
Cash dividends declared from organization of company	108,000 00
Dividends declared during the year	27,000 00
Losses incurred during the year	136,496 13
Company's stock owned by directors	204,000 00

WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated August, 1851. Commenced business August, 1851.]

PAID-UP CAPITAL, $400,000.

JOHN MCMURRICH, *President.* *Secretary*, J. J. KENNY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$456,000 00	$486,390 00
Georgia state bonds	25,000 00	25,625 00
Mississippi state deposit	15,000 00	15,000 00
Fenelon township bonds	4,707 31	5,164 62
Pembroke village bonds	25,000 00	24,125 00
Shuniah municipality bonds	35,000 00	32,375 00
Barrie town bonds	2,500 00	2,375 00
Lindsay town bonds	3,500 00	3,325 00
Hamilton city bonds	6,980 00	6,282 00

Listowel town bonds	$22,000 00	$22,000 00
Middlesex county bonds	4,000 00	4,080 00
Orillia village bonds	12,500 00	11,875 00
Owen Sound town bonds	14,750 00	14,012 50
Port Perry village bonds	6,000 00	5,700 00
St. Vincent township bonds	1,500 00	1,425 00
Howick township bonds	3,500 00	3,430 00
Stratford town bonds	20,880 00	22,012 80
Strathroy town bonds	10,000 00	9,500 00
Toronto city bonds	23,560 00	23,560 00
Uxbridge village bonds	10,000 00	9,250 00
Whitby town bonds	26,250 00	25,187 50
Windsor town bonds	1,000 00	990 00
Province of Quebec bonds	19,466 68	19,466 68
Canadian Bank of Commerce stock	61,850 00	63,087 00
Consolidated Bank of Canada stock	25,000 00	15,000 00
Ontario Bank stock	12,000 00	8,400 00
Imperial Loan and Savings Company stock	41,800 00	45,980 00
Union Loan and Savings Company deposit	10,000 00	10,000 00
Imperial Loan and Savings Company deposit	25,000 00	25,000 00
Dominion Savings and Invest. Society stock	20,000 00	24,600 00
	$944,743 99	$965,218 10

Summary of Assets, Dec. 31, 1878.

Cash value of unencumbered real estate	$45,505 19	
Loans on mortgage of real estate (first liens*),	47,411 73	
Interest due or accrued thereon	10,934 59	
Stocks, bonds, etc., as per schedule	965,218 10	
Cash deposited in various banks	92,996 75	
Premiums in course of collection (gross)	68,882 39	
Notes taken for marine and inland risks	14,519 94	
Sundry accounts	6,813 64	
Premiums more than 3 months due, $12,946 69		
Gross Assets		$1,252,282 33

Liabilities.

Losses adjusted, unpaid, claimed and reported	$54,338 39	
disputed or resisted	4,950 00	
Unearned premiums on outstanding risks	396,287 25	
Dividends to stockholders, unpaid	519 80	
Commissions and brokerage	9,413 84	
Dividends due Jan. 11, 1879	30,000 00	
Gross Liabilities, except Capital		$495,509 28
Surplus as regards Policy-holders		$756,773 05
Paid-up Capital		400,000 00
Surplus over Capital		$356,773 05

* Total value of property mortgaged $116,100 00

Income.

Cash received for fire premiums	$804,702 20	
Deduct re-insurance and return premiums	99,238 63	
Net cash received for fire premiums		$705,463 57
Cash received for marine and inland premiums,	$92,527 28	
Deduct re-insurance and return premiums	19,178 76	
Net cash received for marine and inl'd prems.		73,348 52
Unpaid premium notes received during the year	$17,073 05	
Interest and dividends received from all sources		54,737 10
Income from rents		440 00
Gross Cash Income		$833,989 19

Expenditures.

Cash paid for fire losses	$353,938 25	
Deduct salvage and re-insurance	32,463 11	
Net cash paid for fire losses		$321,475 14
Cash paid for marine and inland losses	$65,210 04	
Deduct salvage and re-insurance	12,076 69	
Net cash paid for marine and inland losses		53,133 35
Cash dividends paid		60,000 00
Cash paid for commissions and brokerage		132,886 73
for salaries of officers and employés		18,981 06
for State and local taxes		14,135 04
for incidental expenses		68,864 52
Gross Cash Expenditures		$669,475 84

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1877	$54,792,106 00	$751,843 44
written during 1878	80,102,801 00	813,234 85
Total	$134,894,907 00	$1,565,078 29
Deduct risks expired and terminated	66,068,143 00	802,080 55
In force at end of year	$68,826,764 00	$762,997 74
Deduct amount re-insured	2,622,272 00	28,709 26
Net amount in force	$66,204,492 00	$734,288 48
Marine risks outstanding Dec. 31, 1877	$207,204 00	$6,166 66
written during 1878	8,659,742 00	107,861 69
Total	$8,866,946 00	$114,028 35
Deduct risks expired and terminated	8,478,546 00	94,479 16
In force at end of year	$388,400 00	$19,549 19

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES,

(EXCEPTING LIFE AND ACCIDENT COMPANIES,)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND TAX PAID BY EACH, FOR THE YEAR ENDING OCT. 31, 1878, AS RETURNED TO THE TAX COMMISSIONER, AND BY HIM COMPILED.

EVERY AGENT OR SUB-AGENT of any insurance company not incorporated in this Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE COMPANY	Hartford, Conn.			
Adams, Coleman S.	Framingham	$253,650 00	$2,591 59	$51 83
Alden, Jared F.	Middleborough	64,900 00	991 63	19 83
Bird, Herman	Cambridge	150,289 00	1,735 83	34 72
Bradway, M., & Son	Monson	33,700 00	361 50	7 23
Brown, Samuel W.	Concord	32,600 00	349 50	6 99
Carter, B. F., & Co	Newburyport	377,746 50	4,179 77	83 60
Chaffee, J. C.	Lee	143,745 83	2,124 04	42 48
Chapin, Charles M.	Hyde Park	108,115 00	1,181 65	23 63
Church, H. C.	Lowell	584,625 00	6,797 35	135 95
Clapp, Lafayette	Easthampton	42,850 00	474 05	9 48
Cogswell, Theo. F.	Ipswich	13,250 00	171 75	3 43
Daggett & Richardson *	Attleborough	175,900 00	2,174 40	43 49
Danforth, Keyes	Williamstown	27,500 00	297 63	5 95
Davenport, George F.	Medford	12,908 00	139 66	2 79
Davis, James F.	Barre	18,125 00	274 00	5 48
Dunham & Wilson	Pittsfield	283,775 85	2,881 42	57 62
Dunham, Henry J.	Stockbridge	129,750 00	1,294 77	25 89

Fisher, M. M.	Medway	195,653 33	2,557 05	51 14
Fisk, Charles B.	Palmer	6,000 00	61 25	1 22
Fiske, George B.	Holliston	154,610 00	1,582 71	31 65
Flagg & Tyler	North Adams	151,130 00	1,902 94	38 06
Forbush, James M.	Natick	82,800 00	869 74	17 39
Francis, L. M.	Hinsdale	40,950 00	537 91	10 75
Fuller, E. J.	Winchendon	24,850 00	297 50	5 95
Fuller, W. A., & Co.	Springfield	41,500 00	611 96	12 24
Gifford, James	Provincetown	56,225 00	717 98	14 36
Goodell, W. S.	Haverhill	423,460 00	4,299 99	86 00
Gordon, William R.	Beverly	48,500 00	535 81	10 72
Gould, Jesse & Son	Chelsea	38,690 30	563 66	11 27
Hall, John T.	Plymouth	229,035 00	2,837 24	56 74
Hardwick, John	Quincy	21,380 00	272 24	5 44
Hayward, E. H.	Ayer	81,635 00	985 17	19 70
Howland, F. P., & Sons	Abington	132,050 00	1,726 86	34 54
Hunt & Hamilton	Athol	60,325 00	588 22	11 76
Hunt Brothers	Athol	183,653 33	2,220 73	44 41
Hyde, James F. C.	Newton	319,261 00	2,717 00	54 34
Ingraham, W. H.	Watertown	103,245 00	1,302 10	26 04
Jennings, Albert	Wellesley	301,545 00	2,486 46	49 72
Johnson, R. B.	Holyoke	339,905 00	3,477 92	69 56
Johnson, Waldo	Webster	77,660 00	929 86	18 60
Kendall, Isaac B.	Charlestown	22,475 00	214 96	4 30
Kirkland, Harvey	Northampton	154,225 00	1,557 83	31 15
Ladd Brothers & Co.	Springfield	1,175,772 00	11,508 78	230 18
Lane, Otis	Ware	106,875 00	1,424 00	28 48
Leonard & Lyman	Westfield	314,475 00	3,350 19	67 00
Lockey, John M.	Leominster	18,250 00	170 00	3 40
Lyons, Samuel J.	Greenfield	410,745 23	4,291 91	85 84

* From Nov. 1, 1877, to May 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Mansfield, J. D.	Wakefield	$63,820 00	$576 62	$11 53
May, Henry G.	Hingham	19,370 00	238 45	4 77
Mercer & Whittemore	Boston	3,282,751 77	24,246 81	484 94
Merrill, Charles	Malden	264,234 00	2,879 66	57 59
Meserve, Clement	Hopkinton	119,669 00	1,508 50	30 17
Morris, Edward F.	Monson	95,950 00	824 89	16 50
Nichols, C. S., & Co.	Salem	684,775 00	8,239 05	164 78
Otis, George	Yarmouthport	118,115 00	1,318 19	26 36
Parker, George G.	Milford	161,700 00	1,989 77	39 79
Parker, James O.	Methuen	110,350 00	1,229 96	24 60
Paul, Abram C.	Stoughton	43,700 00	632 13	12 64
Pease, Joseph T.	Edgartown	13,300 00	221 25	4 42
Phillips, Elisha M.	Southbridge	165,236 16	2,025 62	40 51
Porter, B. T. H.	Woburn	201,675 00	2,270 05	45 40
Puffer, Loring W.	Brockton	336,075 00	3,965 50	79 31
Richardson, H. N., & O. P.*	Attleborough	280,150 00	950 33	19 01
Sherman, Joseph	East Weymouth	128,977 00	1,711 07	34 22
Siggins, Thomas	Great Barrington	80,451 00	711 87	14 24
Silsbee & Pickford	Lynn	497,650 00	6,352 39	127 04
Skerry, S. H., & Co.	North Brookfield	161,725 00	1,974 24	39 48
Slade, John P.	Fall River	281,128 99	2,344 81	46 90
Smart, Joseph A.	Andover	103,600 00	1,447 86	28 96
Smith, Henry A.	Stoneham	45,565 00	502 93	10 06
Stacy, S. A., & Son	Gloucester	553,627 00	5,100 32	102 01
Stevens, Charles G., & Son	Clinton	42,088 00	611 25	12 22
Stratton, Daniel W.	Hudson	162,450 00	1,732 65	34 65
Swan, Albert D.	Lawrence	587,625 00	6,063 73	121 27
Tarr, J. Trueman, & Co.	Rockport	18,150 00	228 22	4 56

Taylor, George W.	Lexington	8,250 00	70 88	1 42
Thomas, E. A.	Amherst	125,000 00	1,241 78	24 83
Tillinghast & Alden	New Bedford	314,985 00	4,065 65	81 31
Underhay, John	Holbrook	44,683 00	541 41	10 83
Upton & Willis	Fitchburg	109,486 00	1,216 72	24 33
Viles, Daniel F	Waltham	54,275 00	703 00	14 06
Washburn, J. D.	Worcester	1,203,142 00	14,656 59	293 13
Weston & Fogg	Danvers	30,200 00	273 87	5 48
Whitney, E. C.	Marlborough	204,725 00	1,875 32	37 51
Williams, S. A.	Taunton	481,226 00	5,608 28	112 17
		$18,970,190 29	$196,772 13	$3,935 34
Ætna Insurance Company	New York, N.Y.			
Jordan, Lovett, & Co.	Boston	$246,912 73	$2,691 42	$53 83
Albany Insurance Company	Albany, N.Y.			
Mair, Thomas	Boston	$397,887 00	$2,782 17	$55 64
Amazon Insurance Company	Cincinnati, O.			
Almy, Charles	New Bedford	$80,225 00	$67 00	$1 34
Cardell, E. L., & Co.†	Lowell	43,925 00	358 79	7 17
Hastings, W. B., & Co.	East Cambridge	12,633 00	103 89	2 08
Hinckley, Joseph W.	Taunton	4,700 00	14 59	29
Stearns Brothers	Boston	212,687 88	2,019 99	40 40
		$354,170 88	$2,564 26	$51 28

* From May 1, 1878, to Nov. 1, 1878.

† To Dec. 31, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
AMERICAN INSURANCE COMPANY	Newark, N.J.			
Norwood, John K.	Lawrence	$55,500 00	$748 19	$14 96
Parks, Loren C.	Worcester	43,430 00	367 50	7 35
Pope, Richard	Boston	801,962 50	4,966 06	99 32
		$900,892 50	$6,081 75	$121 63
AMERICAN CENTRAL INSURANCE COMPANY	St. Louis, Mo.			
Almy, Charles	New Bedford	$46,100 00	$775 18	$15 50
Ballard, E. O.	Marlborough	17,000 00	224 88	4 50
Boardman & Earp *	Lynn	31,000 00	513 88	10 28
Boardman, C. H.†	Lynn	63,450 00	800 34	16 01
Brown, Benjamin F.	Charlestown	48,510 00	657 91	13 16
Carpenter, George O.	Boston	1,728,460 05	12,580 50	251 61
Colby, W. R., & Co.	Salem	35,960 00	472 48	9 45
Conn, George H.	Woburn	86,617 40	1,244 59	24 89
Eldred, Edwin, & Co.	Worcester	103,090 00	875 35	17 51
Follansbee, H. L.	Gloucester	17,850 00	232 44	4 65
Hinckley, Joseph W.	Taunton	87,486 75	1,372 06	27 44
Howland, S. D.	Fall River	44,500 00	644 51	12 89
Ladd Brothers	Springfield	90,400 00	1,156 76	23 14
McCann, J. A., & Co.	Chelsea	31,505 00	283 95	5 68
Peck & Pierce	Northampton	23,700 00	297 90	5 96
Thomas, E. A.	Amherst	6,550 00	121 23	2 42
		$2,462,179 20	$22,253 96	$445 09
AMERICAN EXCHANGE INSURANCE COMPANY	New York, N.Y.			
Ballard & Clapp	Boston	$264,275 00	$1,566 36	$31 33

AMERICAN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Barton, S. R., & Co.	Webster	$6,916 00	$140 61	$4 22
Bugbee & Mack	Lawrence	78,630 00	621 32	18 64
Currier, Aug. N.	Worcester	247,854 00	2,599 18	77 97
Cushman, James M.	Taunton	22,750 00	302 61	9 08
Elliott, George M.	Lowell	40,650 00	415 94	12 48
Farwell, R. E.	Natick	22,125 00	266 45	7 99
Foster & Scull	Boston	1,509,650 27	11,133 68	334 01
Frankle, Jones	Haverhill	74,488 00	741 16	22 23
Hall, John T.	Plymouth	17,650 00	272 34	8 17
Holman, Silas	Fitchburg	30,000 00	470 04	14 10
Howe, Samuel E.	Pittsfield	53,764 00	565 32	16 96
Johnson, Thomas H.	Salem	77,137 00	653 48	19 60
Johnson, Waldo	Webster	6,900 00	77 15	2 31
Joyner, Herbert C.	Great Barrington	32,250 00	398 83	11 96
Medcalf, William	Ware	10,130 00	119 45	3 58
Packard, S. Franklin	Brockton	32,300 00	362 17	10 86
Parker, George G.	Milford	15,200 00	150 84	4 53
Peck & Pierce	Northampton	51,200 00	576 27	17 29
Piper & Sawyer	Newburyport	23,500 00	304 20	9 13
Richards, Elias	Weymouth	21,550 00	258 75	7 76
Robinson, R. B.	Westfield	14,102 00	129 30	3 88
Van Campen, Hiram	New Bedford	55,400 00	738 26	22 15
Whitaker, C. F.	North Adams	1,000 00	17 50	52
Whitaker, C. F., & Co.	North Adams	14,000 00	244 50	7 33
		$2,459,146 27	$21,559 35	$646 75
AMITY INSURANCE COMPANY	New York, N.Y.			
Bacheller & Parsons	Lynn	$39,658 33⅓	$595 46⅔	$11 91
Grant, Charles E.	Worcester	9,700 00	162 58⅓	3 25

* From May 1, 1878.

† To May 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Holmes, J. W.	Springfield	$41,012 50	$363 95	$7 28
Lincoln, William, & Co.	Warren	77,341 33⅓	1,001 74⅓	20 03
Plimpton, Merrill F.	Fitchburg	11,833 00	226 87	4 54
Sawyer & Blake	Boston	–	211 87	4 24
Swords, James	Boston	185,586 66⅔	1,359 03⅓	27 18
Warriner, S. C.	Springfield	25,000 00	266 91	5 34
		$390,131 83⅓	$4,188 42⅔	$83 77
ATLANTIC INSURANCE COMPANY.	Brooklyn, N.Y.			
Dunham & Wilson	Pittsfield	$35,838 00	$364 03	$7 28
Fitch & Kendall *	Worcester	39,998 00	665 79	13 32
Flagg & Tyler	North Adams	44,990 00	552 76	11 06
Freeman & Vinton	Boston	1,707,589 00	15,385 51	307 71
Holman, Silas	Fitchburg	24,798 00	301 23	6 02
Judd & Gray	Springfield	80,750 00	959 99	19 20
Kendall, G. E. †	Worcester	15,590 00	194 19	3 88
Lincoln, William, & Co.	Warren	36,864 00	489 64	9 79
Remington, J. A.	Fall River	101,300 00	1,331 76	26 64
Robinson, R. B.	Westfield	17,000 00	202 38	4 05
Selkirk, A. W.	Great Barrington	27,150 00	444 15	8 88
Thomas, Edward A.	Amherst	21,725 00	283 11	5 66
Tillinghast & Alden	New Bedford	87,120 00	826 89	16 54
Walker Oliver	Northampton	62,122 22	488 23	9 76
		$2,302,834 22	$22,489 66	$449 79
ATLANTIC FIRE AND MARINE INSURANCE CO.	Providence, R.I.			
Chace & Shaw	Fall River	$60,500 00	$220 70	$4 41
Denny & Bruerton	Boston	49,887 50	444 48	8 89

Eldred, Edwin, & Co.	Worcester	122,345 00	1,054 57	21 09
Freeman & Vinton	Boston	163,161 00	1,159 23	23 18
Johnson, William F.	Lynn	48,700 00	735 46	14 71
Ladd Brothers	Springfield	58,704 50	822 24	16 44
Nichols, C. S., & Co.	Salem	81,219 00	1,277 63	25 55
Tillinghast & Alden	New Bedford	7,000 00	59 88	1 20
		$591,517 00	$5,774 19	$115 47
ATLANTIC MUTUAL INSURANCE COMPANY	New York, N.Y.			
Coffin, G. Winthrop	Boston	$8,123,554 00	$154,089 92	$3,081 80
BRITISH AMERICA INSURANCE COMPANY	Toronto, Can.			
Beattie, W. A.	Boston	$2,730,380 00	$22,310 69	$446 21
Boardman, Charles H.	Lynn	123,433 00	1,383 03	27 66
Brewster & Graves	Newburyport	117,633 00	1,275 58	25 51
Cardell, E. L., & Co.‡	Lowell	13,900 00	217 00	4 34
Chace & Slade	Fall River	66,550 00	799 77	16 00
Chapin & Williams	Greenfield	5,500 00	68 75	1 37
Chapin, A. W., & Co.	Springfield	49,850 00	421 11	8 42
Chapin, E. Dudley	Springfield	72,955 00	760 26	15 21
Christie, Gilbert A.	Northampton	40,900 00	425 26	8 51
Day, Henry A.	Hyde Park	71,025 00	676 89	13 54
Dickerman & Fowler	Westfield	8,500 00	85 00	1 70
Flagg & Tyler	North Adams	55,600 00	465 27	9 31
Follansbee, H. L.	Gloucester	59,375 00	695 36	13 90
Fullerton, Charles D.	Brockton	23,900 00	298 62	5 97
Grinnell, Lawrence	New Bedford	83,500 00	796 50	15 93
Hayward, E. H.	Ayer	25,750 00	287 10	5 74
Holman, Silas	Fitchburg	14,600 00	216 73	4 33
Howe, Samuel E.	Pittsfield	13,300 00	151 50	3 03

* From Nov. 1, 1877, to July 1, 1878. † From July 1, 1878, to Oct. 31, 1878. ‡ From Oct. 16, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hunt, George F.*	Lowell	$1,000 00	$30 00	$0 60
Johnson, Thomas H.	Salem	39,700 00	447 44	8 95
Judd, C. C.	Holyoke	42,090 00	426 58	8 53
Lincoln, William, & Co.	Warren	50,853 00	704 81	14 10
Lincoln, William, & Son	Brookline	28,895 00	315 73	6 31
Magoun, T., Jr.†	Boston	10,000 00	75 50	1 51
Merriam, Charles A.	Chelsea	47,000 00	506 00	10 12
Munroe, A. C.	Worcester	135,900 00	1,175 40	23 50
Murphy, James	Lawrence	46,700 00	468 10	9 36
Parker, George G.	Milford	7,650 00	93 89	1 88
Sawyer, John S.	Cambridge	39,950 00	528 51	10 57
Shattuck, John N.	Natick	24,900 00	255 62	5 11
Stone, Emerson	Spencer	51,563 00	672 58	13 45
		$4,102,852 00	$37,034 58	$740 67
BUFFALO INSURANCE COMPANY	Buffalo, N.Y.			
Stearns Brothers	Boston	$1,133,087 84	$10,407 77	$208 16
BUFFALO GERMAN INSURANCE COMPANY	Buffalo, N.Y.			
D'Evelyn & Gillard	Lowell	$7,100 00	$78 00	$1 56
Parks, L. C.‡	Worcester	17,500 00	120 25	2 40
Swan, A. D.	Lawrence	9,500 00	120 00	2 40
Swords, James	Boston	1,100,107 84	8,821 39	176 43
Ward, Benjamin A.	Lynn	132,180 00	1,589 33	31 79
Warriner, S. C.	Springfield	29,878 00	335 28	6 71
		$1,296,265 84	$11,064 25	$221 29

CAISSE GÉNÉRALE INSURANCE COMPANY	Paris, France.			
Adams, E. F.	Haverhill	$700 00	$35 00	$0 70
Barton, S. R., & Co.§	Webster	2,700 00	60 00	1 20
Clark, W. E.‖	Framingham	10,500 00	126 60	2 53
Coburn, Charles	Lowell	34,933 33	442 20	8 84
Follansbee, H. L.¶	Gloucester	6,700 00	47 05	94
Hollis, E. P., & Co.	Natick	2,925 00	34 06	68
Howland, S. D.	Fall River	3,500 00	55 00	1 10
Lockey & Dennis	Fitchburg	5,733 00	127 16	2 54
Mellen & Stafford	Fall River	59,650 00	588 90	11 78
Parker, F. S.	Pittsfield	5,000 00	45 00	90
Parkhurst, C. S.	Springfield	7,000 00	88 75	1 77
Parks, L. C.	Worcester	108,800 00	1,558 46	31 17
Pope, Richard	Boston	196,099 00	2,192 27	43 85
Selkirk, A. W.	Great Barrington	6,200 00	100 63	2 01
Sproat, Charles W.	Taunton	35,450 00	639 00	12 78
Stearns Brothers**	Boston	1,919,812 76	13,852 62	277 05
Underwood, G. E.	Ayer	5,000 00	10 00	20
		$2,410,703 09	$20,002 70	$400 04
CITIZENS' INSURANCE COMPANY	New York, N.Y.			
Hollis & Snow	Boston.	$936,396 00	$6,346 50	$126 93
CITIZENS' INSURANCE COMPANY	St. Louis, Mo.			
Boardman & Earp††	Lynn	$26,025 00	$395 99	$7 92
Carpenter, George O.	Boston	845,579 22	9,496 60	189 93
Eldred, Edwin, & Co.	Worcester	35,700 00	251 50	5 03
Hinckley, Joseph W.	Taunton	59,255 00	804 40	16 09
Parkhurst, C. S.	Springfield	16,675 00	250 78	5 01
		$983,234 22	11,199 27	$223 98

* Agency closed Nov. 30, 1877.
† From September, 1878.
‡ One month's business.
§ Agency opened October, 1878.
‖ From Oct. 15, 1878.
¶ Commencing Oct. 1, 1878.
** To August 31, 1878.
†† From May 6, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
CITY FIRE INSURANCE COMPANY	New York, N.Y.			
Beattie, W. A.	Boston	$1,110,937 00	$5,514 02	$110 28
CLINTON FIRE INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$1,791,650 00	$10,457 59	$209 15
COLUMBIA FIRE INSURANCE COMPANY	New York, N.Y.			
Bacheller & Parsons	Lynn	$46,725 00	$483 72	$9 67
Brainard, J. C.	Amherst	40,690 00	534 15	10 68
Bush, A. L.	Westfield	13,000 00	101 95	2 04
Chace & Shaw	Fall River	39,900 00	244 85	4 90
Coburn, Charles	Lowell	25,783 00	332 70	6 65
Jordan, Lovett, & Co.	Boston	585,969 55	5,286 33	105 73
Lockey & Dennis	Fitchburg	28,300 00	436 76	8 74
Paige, I. Henry	Lowell	64,408 00	750 51	15 01
Parks, Loren C.	Worcester	120,372 00	1,438 00	28 76
Selkirk, A. W.	Great Barrington	12,750 00	154 68	3 09
Spalding, L. V.	Haverhill	2,500 00	23 75	47
Van Campen, Hiram	New Bedford	40,717 00	737 15	14 74
Walden & Miller	North Adams	21,950 00	203 25	4 06
		$1,043,064 55	$10,727 80	$214 54
COMMERCE INSURANCE COMPANY	Albany, N.Y.			
Almy, Charles	New Bedford	$41,400 00	$770 26	$15 41
Brown, Henry A.	Salem	46,354 00	527 24	10 54
Church, H. C.	Lowell	40,475 00	559 02	11 18
Fitch & Kendall	Worcester	59,975 00	652 97	13 06
Fitch, Dana K.	Worcester	16,325 00	163 75	3 27

Foote, William H.	Westfield	46,000 00	530 40	10 61
Howard, H. P.	Fall River	23,450 00	271 08	5 42
Johnson, R. B.	Holyoke	43,175 00	488 45	9 77
Johnson, William F.	Lynn	19,640 00	175 33	3 51
Lockey & Dennis	Fitchburg	46,912 00	724 95	14 50
Mair, Thomas	Boston	1,211,474 00	9,427 62	188 55
Warriner, S. C.	Springfield	46,925 00	540 25	10 80
		$1,642,105 00	$14,831 32	$296 62
COMMERCE FIRE INSURANCE COMPANY	New York, N.Y.			
Bacheller & Parsons	Lynn	$17,133 33⅓	$244 66⅔	$4 89
Grant, Charles E.	Worcester	9,700 00	162 58⅓	3 25
Holmes, J. W.	Springfield	41,012 50	363 95	7 28
Lincoln, William, & Co.	Warren	35,534 33⅓	329 02⅓	6 58
Plimpton, M. F.	Fitchburg	5,333 00	72 50	1 45
Sawyer & Blake	Boston	–	211 87	4 24
Swords, James	Boston	95,096 66⅔	657 70⅓	13 15
		$203,809 83⅓	$2,042 29⅔	$40 84
COMMERCIAL FIRE INSURANCE COMPANY	New York, N.Y.			
Abbott, H. E.	Brookline	$23,300 00	$317 94	$6 36
Cardell, E. L., & Co.	Lowell	63,637 50	661 05	13 22
Collins, Thomas C.	Middleborough	2,000 00	27 50	55
Fuller, W. A., & Co.	Springfield	153,604 00	1,890 78	37 82
Jordan, Lovett, & Co.	Boston	1,048,702 72	9,242 90	184 86
Lockey & Dennis	Fitchburg	10,975 00	237 19	4 74
		$1,302,219 22	$12,377 36	$247 55
COMMERCIAL MUTUAL INSURANCE COMPANY	New York, N.Y.			
Phelps, Franklin S.	Boston	$1,338,030 00	$26,824 21	$536 48

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
COMMERCIAL UNION ASSURANCE COMPANY	London, Eng.			
Adams, Joseph S.	Framingham	$5,000 00	$62 50	$1 25
Allison, Henry	Fitchburg	81,150 00	875 57	17 51
Bacon, Henry S.	Milford	25,200 00	412 10	8 24
Barnes, William	Marlborough	29,900 00	372 90	7 45
Bartlett, D. L.	Amesbury	16,960 00	159 94	3 20
Barton, S. R., & Co.	Webster	89,580 00	1,171 91	23 44
Carter, B. F., & Co.	Newburyport	55,983 34	507 44	10 15
Clark, W. E.*	Framingham	5,000 00	62 50	1 25
Crosby & Boit	Boston	763,335 00	7,128 16	142 56
Daggett & Richardson†	Attleborough	10,800 00	135 00	2 70
Davis, James F.	Barre	7,800 00	111 75	2 23
Day, Henry A.	Hyde Park	6,900 00	672 88	13 46
Denny & Bruerton‡	Boston	3,630,368 23	24,889 88	497 80
Fairbanks, John W.	Westborough	43,365 00	444 89	8 90
Frankle, Jones	Haverhill	72,750 00	651 47	13 03
Grinnell, L., & Son	New Bedford	121,100 00	965 65	19 31
Haffards, G. M.	Fall River	155,450 00	1,633 48	32 67
Hall, John T.	Plymouth	49,500 00	759 75	15 19
Hastings, W. B., & Co.	East Cambridge	54,983 32	570 74	11 41
Hunt & Hamilton	Athol	8,816 67	94 67	1 89
Hunt Brothers	Athol	8,750 00	124 00	2 48
Hunt, George F.	Lowell	48,150 00	552 12	11 04
Joslin, James T.	Hudson	2,500 00	25 00	50
Ladd Brothers	Springfield	216,759 00	2,070 53	41 41
Lincoln, William, & Son	Brookline	137,387 50	1,303 76	26 07
Macintire, S. A.	Salem	91,693 00	1,260 89	25 22
Newcomb, Alex.	Vineyard Haven	3,645 00	153 65	3 07

Otis, George§	Yarmouthport	7,975 00	138 09	2 76
Packard, S. F.	Brockton	43,050 00	471 98	9 44
Peck & Pierce	Northampton	26,900 00	289 71	5 79
Peck, Benjamin W.	Holyoke	51,550 00	582 00	11 64
Richardson, H. N. & O. P.‖	Attleborough	11,450 00	119 51	2 39
Robinson, R. B.	Westfield	39,417 00	392 11	7 84
Sargent, Bailey	Merrimac	31,300 00	372 98	7 46
Sherman, Joseph	East Weymouth	6,625 00	111 16	2 22
Siggins, Thomas	Great Barrington	29,480 00	403 19	8 06
Silsbee & Pickford	Lynn	174,310 00	2,226 80	44 54
Skerry, S. H., & Co.	North Brookfield	36,300 00	493 08	9 86
Smith, Henry H.	Vineyard Haven	26,885 00	410 42	8 20
Stevenson & Dutton	Pittsfield	45,000 00	555 50	11 11
Stevenson, J. M.	Pittsfield	12,500 00	205 00	4 10
Swan, Albert D.	Lawrence	52,700 00	765 77	15 32
Taft, S. S.	Palmer	4,000 00	50 00	1 00
Van Campen, Hiram	New Bedford	17,000 00	283 78	5 68
Washburn, J. D.	Worcester	182,240 00	2,141 89	42 84
Whitaker, C. F.	North Adams	6,200 00	82 50	1 65
Whitaker, C. F. & Co.	North Adams	63,650 00	680 25	13 60
Williams, S. A.	Taunton	100,254 00	1,206 29	24 13
Young, Darius	Newton	147,750 00	1,204 05	24 08
		$6,862,362 06	$60,359 19	$1,207 14
CONNECTICUT FIRE INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$29,125 00	$394 00	$7 88
Allison, Henry	Fitchburg	18,000 00	164 75	3 29
Beals, E. S.	North Weymouth	37,300 00	450 30	9 01
Bell, Wesley K.	Ipswich	4,625 00	93 62	1 87
Bennett, Clark	Somerville	393,500 00	438 74	8 77

* From Oct. 15, 1878. † From Nov. 1, 1877, to May 1, 1878. ‡ From Nov. 1, 1877, to Sept. 1, 1878. § From August, 1878. ‖ From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Billings, Henry W.	Conway	$15,475 00	$210 17	$4 20
Bird, H.	Cambridge	79,775 00	772 29	15 45
Brown, Benjamin F.	Charlestown	156,350 00	1,501 34	30 03
Bugbee & Mack	Lawrence	55,350 00	471 58	9 43
Cannell, J. H.	Everett	25,825 00	272 88	5 46
Carter, B. F., & Co.	Newburyport	14,100 00	128 50	2 57
Chapin & Williams	Greenfield	11,800 00	111 89	2 24
Chapin, A. W., & Co.	Springfield	26,700 00	260 12	5 20
Chapin, Charles M.	Hyde Park	136,110 00	1,010 57	20 21
Chapin, E. Dudley	Springfield	21,500 00	157 87	3 16
Church, H. C.	Lowell	39,200 00	461 29	9 23
Clapp, Lafayette	Easthampton	25,200 00	265 37	5 30
Collins, Thomas C.	Middleborough	3,500 00	39 75	79
Daggett & Richardson *	Attleborough	22,950 00	266 64	5 33
Darling, H. E.	Boston	2,330,557 14	16,976 77	339 54
Davis, James F.	Barre	7,400 00	102 50	2 05
Dix, George L.	Boston	30,452 00	330 28	6 61
Dunham, Henry J.	Stockbridge	26,462 00	327 41	6 55
Dunn, Thatcher B.	Gardner	9,500 00	77 50	1 55
Farnsworth, Ezra S.	Newtonville	32,850 00	356 89	7 14
Farwell, Royal E.	Natick	29,525 00	357 25	7 14
Faunce, George B.	Boston	150,276 16⅔	1,775 83	35 52
Fisher, Fred L.	Medway	19,525 00	277 52	5 55
Fiske, B. S., & Son	Brighton	13,905 00	168 17	3 36
Fiske, George B.	Holliston	14,200 00	158 02	3 16
Foster, Nathaniel, Jr.	Belmont	72,075 00	605 42	12 11
Frankle, Jones	Haverhill	67,750 00	702 06	14 04
Greene, William S.	Fall River	106,625 00	1,236 54	24 73

Hall, John T.	Plymouth	18,685 00	353 02	7 06
Hamant, Charles	Medfield	24,215 00	315 34	6 30
Hill, George W.	Bridgewater	61,750 00	772 17	15 44
Johnson, R. B.	Holyoke	50,900 00	524 86	10 50
Johnson, Waldo	Webster	20,935 00	269 85	5 40
Johnson, William F.	Lynn	92,700 00	1,243 43	24 87
Lefavour, Issacher	Beverly	19,900 00	276 00	5 52
Leonard & Lyman	Westfield	20,200 00	191 71	3 83
Lincoln, William, & Son	Brookline	16,750 00	187 88	3 75
Medcalf, William	Ware	36,400 00	345 00	6 90
Meldram, Nathan P.	Manchester	50,591 66	670 40	13 41
Merrill, E. S.	Winchendon	4,200 00	51 25	1 02
Meserve, Clement	Hopkinton	10,068 00	145 94	2 91
Munroe, A. C.	Worcester	189,887 00	1,918 40	38 36
Nichols, Charles S., & Co.	Salem	178,523 00	2,323 24	46 46
Parker, George G.	Milford	11,350 00	138 00	2 76
Puffer, Loring W.	Brockton	29,700 00	310 00	6 20
Reed, E. M.	Mansfield	9,470 00	120 24	2 40
Richardson, H. N. & O. P.†	Attleborough	7,150 00	80 75	1 61
Root, A. B.	Pittsfield	25,476 00	296 66	5 93
Sargent, Bailey	Merrimac	8,800 00	111 70	2 23
Serrat, W. D.	Melrose	17,400 00	150 85	3 02
Stratton, Daniel W.	Hudson	10,400 00	120 00	2 40
Taft, Stephen S.	Palmer	3,900 00	35 75	71
Thomas, E. A.	Amherst	33,675 00	285 61	5 71
Tillinghast & Alden	New Bedford	76,670 00	909 10	18 18
Townsend, James	East Boston	122,715 00	1,178 95	23 58
Underwood, G. E.	Ayer	20,202 00	273 50	5 47
Viles, Daniel F.	Waltham	19,000 00	204 51	4 09
Walker, Oliver	Northampton	90,865 00	535 15	10 70

* From Nov. 1, 1877, to May 1, 1878.

† From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
White, Luther	Chicopee	$37,050 00	$340 47	$6 80
Whitney, E. C.	Marlborough	68,775 00	757 35	15 15
Young, Darius	Newton	31,575 00	262 13	5 24
		$5,447,364 96	$16,623 05	$932 38
CONTINENTAL INSURANCE COMPANY	New York, N.Y.			
Adams, Coleman S.	Framingham	$23,199 00	$274 78	$5 50
Barton, S. R., & Co.	Webster	120,091 00	1,368 23	27 36
Belcher, J. White	Randolph	3,000 00	37 50	75
Bowker, Albert	Boston	2,034,116 00	11,470 65	229 41
Bugbee & Mack	Lawrence	69,175 00	566 48	11 33
Carter, B. F., & Co.	Newburyport	52,650 00	526 83	10 54
Chapin & Williams	Greenfield	11,350 00	139 37	2 79
Church, H. C.	Lowell	87,716 66	938 65	18 77
Collins, Thomas C.	Middleborough	24,000 00	299 38	5 99
Currier, Augustus N.	Worcester	347,010 00	3,619 07	72 38
Daggett & Richardson *	Attleborough	35,250 00	400 20	8 00
Dunham & Wilson	Pittsfield	98,178 34	1,114 43	22 28
Dutcher, H., & Co.	Sheffield	92,585 00	989 68	19 79
Farwell, Royal E.	Natick	60,617 00	707 38	14 15
Fisher, Milton M.	Medway	36,400 00	562 63	11 25
Fiske, George B.	Holliston	74,705 00	901 34	18 03
Fowler & Kendall	Salem	64,900 00	684 15	13 68
Fullerton, Charles D.	Brockton	114,875 00	1,114 95	22 29
Goodell, Walter S.	Haverhill	56,850 00	559 43	11 19
Gould, Jesse, & Son	Chelsea	37,375 00	329 91	6 60
Hathaway, B. A.	Plymouth	21,015 00	199 21	3 98
Hill, George W.	Bridgewater	22,900 00	301 32	6 09

Howland, Charles A.	Quincy	13,100 00	193 25	3 86
Howland, F. P., & Sons	Abington	54,600 00	696 50	13 93
Hulbert, A. G.	Lee	34,400 00	369 00	7 38
Kendall, Isaac B.	Charlestown	65,926 00	622 72	12 45
Leonard & Lyman	Westfield	44,250 00	483 23	9 66
Lincoln, William, & Co.	Warren	174,284 00	2,032 42	40 65
Lockey & Dennis	Fitchburg	129,475 00	1,448 49	28 97
Maynard, S. B.	Marlborough	22,325 00	258 68	5 17
Medcalf, William	Ware	21,685 00	266 61	5 33
Peck, Benjamin W.	Holyoke	83,500 00	768 88	15 38
Pendergast, George H.	Boston	6,000 00	67 50	1 35
Porter, Samuel	Beverly	43,250 00	494 17	9 88
Pynchon, Joseph C.	Springfield	204,050 00	1,801 02	36 02
Reed, E. M.	Mansfield	37,750 00	636 75	12 73
Richardson, H. N. & O. P.†	Attleborough	31,400 00	378 99	7 58
Sawyer, Moses W.	Malden	38,625 00	386 70	7 73
Sherman, Joseph	East Weymouth	14,900 00	256 37	5 13
Skerry, S. H., & Co.	North Brookfield	21,050 00	265 00	5 30
Slade, John P.	Fall River	154,050 00	1,396 66	27 93
Smith & Williams	Waltham	36,525 00	511 62	10 23
Taft, S. S.	Palmer	17,175 00	172 56	3 45
Tapley, Charles	Peabody	48,685 00	640 11	12 80
Thomas, Edward A.	Amherst	56,625 00	515 26	10 30
Tillinghast & Alden	New Bedford	226,115 00	3,052 44	61 05
Walker, Oliver	Northampton	367,700 00	2,960 17	59 20
Weston & Fogg	Danvers	46,775 00	515 69	10 31
Wetherbee & Nutter	Brighton	59,640 00	747 08	14 94
White, Luther	Chicopee	28,900 00	306 25	6 12
Williams, D. W.	Waltham	5,500 00	47 07	94
Williams, S. A.	Taunton	46,340 00	509 85	10 20

* From Nov. 1, 1877, to May 1, 1878.

† From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Wright, Frank H.	Great Barrington	$14,700 00	$156 25	$3 12
Young, Darius	Newton	94,225 00	854 24	17 08
		$5,731,483 00⅔	$50,920 10	$1,018 32
DELAWARE MUTUAL SAFETY INSURANCE CO.	Philadelphia, Penn.			
Hutchings, William V.	Boston	$26,901,004 00	$278,813 80	$8,364 41
ENTERPRISE FIRE AND MARINE INSURANCE CO.	Cincinnati, O.			
Mair, Thomas	Boston	$1,722,971 00	$18,090 69	$361 81
EQUITABLE FIRE INSURANCE CO.	Nashville, Tenn.			
Mair, Thomas	Boston	$1,146,190 00	$14,684 36	$367 11
Stearns Brothers*	Boston	141,770 32	1,443 85	36 10
		$1,287,960 32	$16,128 21	$403 21
EQUITABLE FIRE AND MARINE INSURANCE CO.	Providence, R.I.			
Chace & Shaw	Fall River	$66,000 00	$542 77	$10 86
Currier, Aug. N.	Worcester	151,995 00	1,683 40	33 67
Freeman & Vinton	Boston	1,276,589 00	10,479 69	209 59
Howe, Samuel E.	Pittsfield	20,000 00	253 00	5 06
Johnson, William F.	Lynn	58,200 00	857 22	17 14
Nichols, Charles S., & Co.	Salem	79,208 00	1,128 81	22 58
Reed & Brother	Boston	6,469 00	90 86	1 82
Swain, Joseph B.	Nantucket	23,750 00	231 66	4 63
Tillinghast & Alden	New Bedford	58,800 00	668 11	13 36
Trowbridge, Edwin	Franklin	1,500 00	20 75	42
		$1,742,511 00	$15,956 27	$319 13

EXCHANGE FIRE INSURANCE COMPANY	New York, N.Y.				
Beer, Enoch H.	North Adams	$36,085 00	$233 00	$4 66	
Cardell, E. L., & Co.	Lowell	178,692 00	1,684 50	33 69	
Freeman & Vinton	Boston	935,450 00	5,970 12	119 40	
Grant, Charles E.	Worcester	171,182 00	1,864 92	37 30	
Johnson, William F.	Lynn	23,300 00	280 99	5 62	
Nash, E. H., & Co.	Pittsfield	13,000 00	136 25	2 72	
		$1,357,709 00	$10,169 78	$203 39	
FAIRFIELD FIRE INSURANCE COMPANY	South Norwalk, Conn.				
Abbott, H. Edward	Brookline	$62,930 00	$1,027 82	$20 56	
Barton, S. R., & Co.	Webster	15,780 00	213 29	4 27	
Billings, H. W.	Conway	15,000 00	141 75	2 83	
Brainard, J. C.	Amherst	31,880 00	403 25	8 06	
Davenport, G. F.	Medford	6,850 00	60 00	1 20	
Fowler & Kendall	Salem	31,000 00	320 13	6 40	
Greene, William S.	Fall River	101,711 25	948 48	18 97	
Judd & Gray	Springfield	72,835 00	684 55	13 69	
Judd, C. C.	Holyoke	80,775 00	738 61	14 77	
Judd, F. A.	Springfield	29,160 00	328 02	6 56	
Lockey & Dennis	Fitchburg	35,620 00	488 85	9 78	
Mair, Thomas	Boston	1,475,878 00	12,826 14	256 52	
Morse & Fuller	Florence	10,650 00	92 64	1 85	
Morse, Aaron R.	Florence	8,300 00	70 25	1 40	
Parker, F. C. & F. S.	Pittsfield	29,250 00	338 72	6 77	
Parker, F. S.	Pittsfield	2,000 00	18 00	36	
Parks, L. C.	Worcester	55,566 00	551 00	11 02	
Perkins, G. Henry	Hyde Park	69,585 00	622 64	12 45	
Porter, J. E.	Brookfield	13,500 00	121 75	2 43	
Ryder, Austin G.	Taunton	11,550 00	194 40	3 88	

* For October, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Selkirk, A. W.	Great Barrington	$30,300 00	$143 73	$8 87
Silsbee & Pickford	Lynn	45,950 00	628 89	12 58
Tillinghast & Alden	New Bedford	20,475 00	229 97	4 60
Tracy, Carlos C.	Northampton	45,325 00	349 05	6 98
Tucke, E. M.	Lowell	39,700 00	496 75	9 93
Viles, Daniel F.	Waltham	21,675 00	355 31	7 10
Westgate, H. H.	Boston	63,680 00	758 87	15 18
Wetherbee & Nutter	Brighton	22,800 00	329 64	6 59
Whitaker, C. F.	North Adams	4,000 00	47 50	95
Whitaker, C. F., & Co.	North Adams	32,065 00	295 60	5 91
		$2,485,790 25	$24,125 60	$482 46
FARRAGUT FIRE INSURANCE COMPANY	New York, N.Y.			
Fuller, W. A., & Co.	Springfield	$12,000 00	$158 62	$3 17
Hill, John Q.	Worcester	7,000 00	62 60	1 25
Horton, William R.	Boston	419,140 00	3,670 05	73 40
		$138,140 00	$3,891 27	$77 82
FIRE ASSOCIATION OF PHILADELPHIA	Philadelphia, Penn.			
Adams, Edward F.	Haverhill	$84,350 00	$990 50	$29 71
Barrows, R. S.	Jamaica Plain	43,583 00	411 66	12 35
Barton, S. R., & Co.	Webster	76,811 00	1,229 60	36 89
Brewster & Graves	Newburyport	148,100 00	1,786 96	53 61
Briggs, Andrew S.	Taunton	70,161 00	1,076 51	32 30
Bush, Andrew L.	Westfield	98,600 00	1,021 87	30 66
Chaffee, J. C.	Lee	84,511 83	1,094 61	32 84
Christie, G. A.	Northampton	99,900 00	1,248 24	37 45
Church, H. C.	Lowell	137,375 00	2,296 73	68 90

Clark, W. E.	Framingham	158,087 50	1,788 50	53 65
Conn, George H.*	Woburn	40,254 00	479 54	14 39
Ferry & White	Chicopee	15,750 00	127 60	3 82
Follansbee, H. L.	Gloucester	124,400 00	1,584 92	47 54
Fowler & Kendall	Salem	122,580 00	1,671 15	50 13
Fullerton, Charles D.	Brockton	51,900 00	547 42	16 42
Gould, Jesse, & Son	Chelsea	194,408 30	2,319 57	69 58
Hall, Julius A.	Amherst	5,000 00	50 00	1 50
Hastings, W. B., & Co.	East Cambridge	746,999 33	9,324 96	279 75
Hollis, E. P., & Co.	Natick	133,450 00	1,477 83	44 33
Holman, Silas	Clinton	4,500 00	46 00	1 38
Howland, S. D.	Fall River	402,578 75	5,030 31	150 91
Hunt & Hamilton	Athol	6,000 00	85 00	2 55
Jennings, Albert	Wellesley	40,855 00	448 17	13 44
Johnson, B. S.	Haydenville	20,375 00	218 62	6 56
Judd, C. C.†	Holyoke	–	843 64	25 31
Lincoln, C. S.	Warren	35,007 00	503 40	15 10
Lockey, J. M.	Leominster	143,282 00	2,160 92	64 83
Medcalf, William	Ware	20,950 00	223 75	6 71
Merrill, E. S.	Winchendon	18,856 67	186 23	5 59
Norwood, J. K.	Lawrence	160,465 00	2,496 39	74 89
Parker, F. C. & F. S.	Pittsfield	109,050 00	1,429 23	42 88
Parker, F. S.	Pittsfield	11,950 00	199 25	5 98
Parker, George G.	Milford	45,260 00	668 31	20 05
Parker, James O.	Methuen	43,097 00	596 59	17 90
Parkhurst, C. S	Springfield	148,712 00	1,778 35	53 35
Plimpton, Merrill F.	Fitchburg	155, 00 00	2,103 76	63 11
Pope, Richard	Boston	3,352,772 91	27,069 58	812 09
Rowe, Richard	Newton	24,000 00	254 50	7 63
Selkirk, A. W.	Great Barrington	95,826 00	1,419 14	42 57

* From April 1, 1878.

† Agency closed Aug. 30, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Serrat, William D.	Melrose	$35,358 00	$461 67	$13 85
Silsbee & Pickford	Lynn	54,450 00	777 18	23 31
Tapley, Charles	Peabody	93,175 00	1,175 27	35 26
Underwood, George E.	Ayer	122,500 00	1,684 00	50 52
Van Campen, Hiram	New Bedford	97,490 00	1,478 88	44 37
Walden & Miller	North Adams	99,900 00	1,182 78	35 48
Washburn, J. D.	Worcester	248,092 00	3,921 58	117 65
Weston & Fogg	Danvers	5,000 00	62 50	1 87
Williams, Gorham D.	Greenfield	50,380 00	433 69	13 01
Wilson & Graves	Athol	22,900 00	206 51	6 20
		$8,104,403 29	$89,673 37	$2,690 00
FIREMEN'S INSURANCE COMPANY	Baltimore, Md.			
Norton, Sidney S.	Boston	$234,007 00	$2,218 85	$44 38
FIREMEN'S INSURANCE COMPANY	Dayton, O.			
Bacheller & Parsons	Lynn	$6,250 00	$87 75	$1 75
Baker, Henry N.	Boston	445,993 00	3,434 77	68 70
Hinckley, J. W.	Taunton	5,500 00	56 20	1 12
		$157,743 00	$3,578 72	$71 57
FIREMEN'S INSURANCE COMPANY	New York, N.Y.			
Stearns Brothers	Boston	$513,852 00	$2,545 55	$50 91

FIREMEN'S INSURANCE COMPANY . . .	Newark, N.J.			
Bacheller & Parsons	Lynn	$81,625 00	$1,060 66	$21 21
Sawyer & Blake	Boston	1,056 722	7,428 03	148 56
		$1,138,347 00	$8,488 69	$169 77
FIREMAN'S FUND INSURANCE COMPANY . .	San Francisco, Cal.			
Abbott, H. E.*	Brookline	$9,050 00	$91 95	$1 84
Adams, Joseph S.	Framingham	1,500 00	18 75	37
Barton, S. R., & Co.	Webster	14,655 00	226 48	4 53
Bush, Andrew L.	Westfield	18,000 00	230 00	4 60
Carter, B. F., & Co.†	Newburyport	2,000 00	15 00	30
Chapin & Williams	Greenfield	2,500 00	45 88	92
Church, H. C.	Lowell	28,250 00	359 80	7 20
Edwards, John, & Co.	Lawrence	15,500 00	180 25	3 60
Fitch & Kendall‡	Worcester	43,050 00	469 73	9 39
Follansbee, H. L.	Gloucester	82,575 00	1,028 00	20 56
Foster, Nathaniel, Jr.	Boston	1,070,405 00	5,281 25	105 62
Fowler & Kendall	Salem	21,850 00	199 31	3 99
Goodell, W. S.§	Haverhill	16,420 00	154 48	3 09
Gould, Jesse, & Son	Chelsea	19,766 00	269 38	5 38
Hall, John T.	Plymouth	3,000 00	75 75	1 51
Hastings, W. B., & Co.	East Cambridge	68,043 00	941 52	18 83
Judd, C. C.‖	Holyoke	2,500 00	22 50	45
Kendall, George E.¶	Worcester	9,500 00	115 98	2 32
Lincoln, William, & Co.	Warren	10,813 00	117 82	2 36
Mair Thomas	Boston	53,849 00	681 48	13 63
Maynard, S. B., & Son	Marlborough	2,400 00	23 00	46
Packard, S. F.	Brockton	24,330 00	328 32	6 57
Porter, Samuel	Beverly	11,200 00	130 87	2 61
Pynchon, Joseph C.	Springfield	57,450 00	670 81	13 42

* From October, 1878. † To February, 1878. ‡ From Nov. 1, 1877, to July 1, 1878. § Agency resigned April 4, 1878.
‖ From Oct. 30, 1878. ¶ From July 1, 1878, to Oct. 31, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Rice, Henry	North Attleborough	$15,285 00	$196 53	$3 93
Serrat, W. D.	Melrose	9,900 00	134 50	2 69
Stevenson & Dutton	Pittsfield	22,100 00	264 15	5 28
Stevenson, J. M.	Pittsfield	7,750 00	119 00	2 38
Talbot, Jabez, Jr.	Stoughton	12,600 00	117 50	2 35
Tillinghast & Alden	New Bedford	74,000 00	1,081 29	21 63
Wetherbee & Nutter	Brighton	7,300 00	108 87	2 18
Whitney, E. C.	Marlborough	5,500 00	91 25	1 82
Williams, S. A.	Taunton	36,140 00	394 79	7 90
Winward, W. W.	East Cambridge	8,300 00	61 75	1 23
		$1,787,481 00	$14,247 94	$284 94
FRANKLIN FIRE INSURANCE COMPANY	New York, N.Y.			
Fuller, W. A.	Springfield	$9,500 00	$189 21	$3 78
Jordan, Lovett, & Co.	Boston	81,036 54	1,015 21	20 30
		$90,536 54	$1,204 42	$24 08
FRANKLIN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Adams, Coleman S.	Framingham	$42,300 00	$422 11	$12 66
Allison, Henry	Fitchburg	57,175 00	657 50	19 72
Ballard, E. O.	Marlborough	14,100 00	196 38	5 89
Bassett, S. C.	Cohasset Narrows	4,100 00	57 25	1 72
Briggs, Andrew S.	Taunton	75,819 00	1,153 68	34 61
Briggs, George H.	Amesbury	39,450 00	813 17	24 39
Carter, B. F., & Co.	Newburyport	51,150 00	637 06	19 11
Church, H. C.	Lowell	95,608 00	1,410 38	42 31
Cook, Samuel H.	New Bedford	74,850 00	825 50	24 76
Dickerman & Fowler	Westfield	15,800 00	190 85	5 72

Edwards, John, & Co.	Lawrence	252,415 00	2,958 18	88 75
Fisher, Fred L.	Medway	40,400 00	565 09	16 95
Fiske, George B.	Holliston	21,110 00	311 45	9 34
Frankle, Jones	Haverhill	114,237 00	1,349 79	40 49
Fullerton, Charles D.	Brockton	51,750 00	519 95	15 59
Gordon, William R.	Beverly	20,700 00	230 62	6 92
Gould, Jesse, & Son	Chelsea	178,466 80	2,034 70	61 04
Hartshorne, Charles F.	Wakefield	35,675 00	436 75	13 10
Hastings, W. B., & Co.	East Cambridge	303,696 99	4,704 10	141 12
Hathaway, B. A.	Plymouth	24,000 00	304 34	9 13
Holbrook, Leander	Milford	13,400 00	168 60	5 06
Johnson, R. B.	Holyoke	60,050 00	662 65	19 88
Munroe, A. C.	Worcester	397,630 00	3,844 42	115 33
Northey, William	Salem	103,746 50	890 95	26 73
Paige, John C.	Boston	2,445,734 98	25,638 88	769 17
Peck & Pierce	Northampton	44,500 00	488 50	14 65
Pendergast, George H.	Boston	210,555 00	2,122 28	63 67
Serrat, W. D.	Malden	16,200 00	126 63	3 80
Slade, John P.	Fall River	83,635 00	1,054 40	31 63
Smith & Williams	Waltham	23,775 00	360 25	10 81
Stevenson & Dutton	Pittsfield	89,150 00	1,007 76	30 23
Stevenson, J. M.	Pittsfield	40,500 00	462 30	13 87
Stratton, Daniel W.	Hudson	63,425 00	737 10	22 11
Tapley, Charles	Peabody	117,475 00	1,489 58	44 69
Thomas, Edward A.	Amherst	17,750 00	212 46	6 37
Westgate, H. H.	Boston	78,000 00	574 80	17 24
Wetherbee & Nutter	Brighton	46,400 00	699 09	20 97
Whitaker, C. F.	North Adams	9,500 00	96 59	2 90
Whitaker, C. F., & Co.	North Adams	86,252 00	884 67	26 54

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Williams, Daniel W.	Waltham	$22,875 00	$315 49	$9 46
Williams, G. D.	Greenfield	62,062 50	545 26	16 35
		$5,546,018 77	$62,161 51	$1,864 78
GERMAN AMERICAN INSURANCE COMPANY	New York, N.Y.			
Adams, Charles	Amherst	$7,700 00	$68 50	$1 37
Alden, Jared F.	Middleborough	2,000 00	25 00	50
Allison, Henry	Fitchburg	78,350 00	877 13	17 54
Andrus, F. O.	Sheffield	19,950 00	210 75	4 21
Appleton, Z. A.	Rockport	14,325 00	209 05	4 18
Barrett, R. F.	Concord	13,000 00	173 67	3 47
Barrows, R. S.	Jamaica Plain	77,725 00	584 60	11 69
Barton, S. R., & Co.	Webster	37,492 00	458 93	9 18
Boyden, Warren	Walpole	94,764 00	1,113 07	22 26
Chace & Slade	Fall River	72,525 00	894 33	17 89
Chapin, Charles M.	Hyde Park	29,690 00	299 63	5 99
Church, H. C.	Lowell	76,037 50	1,002 13	20 04
Corkins, Charles R.	Reading	39,605 00	369 27	7 39
Denny, Charles A.	Leicester	8,200 00	64 50	1 29
Dunham, H. J.	Stockbridge	43,105 00	395 74	7 91
Edwards, John, & Co.	Lawrence	61,675 00	700 29	14 01
Everett, Edward F.	Cambridge	13,100 00	82 00	1 64
Fairbanks, J. W.*	Westborough	6,350 00	90 79	1 82
Fisher, M. M.	Medway	43,450 00	597 68	11 95
Fitch & Kendall†	Worcester	154,958 00	1,839 04	36 78
Flagg & Tyler	North Adams	38,126 00	407 43	8 15
Follansbee, H. L.	Gloucester	70,950 00	844 15	16 88
Fowler & Kendall	Salem	135,800 00	1,612 33	32 25

Freeman, James M.	Franklin	9,200 00	183 25	3 66
Fuller, S. B.	Florence	2,680 00	18 50	37
Gardner & Hellyar	Palmer	13,450 00	122 35	2 45
Goodell, W. S.	Haverhill	46,550 00	507 56	10 15
Gould, Jesse, & Son	Chelsea	45,229 30	530 35	10 60
Greenwood, C. C.	Needham	2,450 00	34 50	69
Hall, John T.	Plymouth	9,950 00	131 75	2 63
Harding, W. B.	South Boston	36,002 00	401 29	8 03
Hayward, S. A., & Co.	Brockton	67,900 00	870 76	17 42
Hobart, Seth L.	Hingham	6,500 00	145 00	2 90
Hollis & Snow	Boston	3,360,260 00	24,811 79	496 24
Horton, Sparrow	Woburn	2,800 00	35 00	70
Hunt & Hamilton	Athol	7,508 33	122 58	2 45
Hunt Brothers	Athol	10,750 00	128 75	2 57
Judd, C. C.	Holyoke	71,025 00	754 17	15 08
Kendall, G. E. ‡	Worcester	63,770 00	669 44	13 39
Leonard & Lyman	Westfield	25,450 00	223 13	4 46
Leonard, James F.	Foxborough	3,000 00	40 00	80
Lincoln, William, & Son	Brookline	21,315 00	256 85	5 14
Lyons, Samuel J.	Greenfield	9,000 00	115 87	2 32
Mann, Seth, 2d	Randolph	8,600 00	127 25	2 54
Morse & Fuller	Florence	32,300 00	332 41	6 65
Morse, Aaron R.	Florence	11,900 00	143 80	2 88
Murdoch, F.	Newton	23,225 00	328 19	6 56
Otis, George §	Yarmouthport	16,600 00	234 82	4 70
Phillips, E. M.	Southbridge	19,550 00	196 45	3 93
Piper & Sawyer	Newburyport	25,750 00	281 93	5 64
Pynchon, Joseph C.	Springfield	149,480 00	1,689 59	33 79
Read, E. R., Jr.	Attleborough	21,550 00	178 33	3 57
Rice, Henry	North Attleborough	15,785 00	181 80	3 64

* From Sept. 18, 1878. † From Nov. 1, 1877, to July 1, 1878. ‡ From July 1, 1878, to Oct. 31, 1878. § From March, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Richards, Elias	Weymouth	$13,900 00	$135 88	$2 72
Root, A. B.	Pittsfield	17,400 00	205 75	4 11
Root, A. B., & Co.	Pittsfield	38,325 00	375 12	7 50
Rowe, Richard	Newtonville	100,675 00	820 97	16 42
Ryder, Thomas M.	Wareham	7,500 00	115 75	2 31
Selkirk, A. W.	Great Barrington	77,600 00	936 38	18 73
Serrat, William D.	Melrose	43,335 00	508 75	10 17
Shattuck, John N.	Natick	116,525 00	1,224 94	24 50
Sibley, Simon H.	Warren	3,350 00	33 50	67
Stratton, Daniel W.	Hudson	25,200 00	224 25	4 48
Thayer, A. H.	Wakefield	1,125 00	11 46	23
Thompson & Reed	Waltham	19,800 00	141 58	2 83
Tillinghast & Alden	New Bedford	127,350 00	1,570 81	31 42
Trowbridge, Edwin	Franklin	3,200 00	36 00	72
Trowbridge, S. W.	Brighton	35,650 00	247 85	4 96
Tufts, Washington	Brookfield	8,800 00	117 35	2 35
Upton, Daniel	Adams	18,150 00	140 25	2 80
Walker, Oliver	Northampton	137,500 00	1,134 48	22 69
Whitney, E. C.	Marlborough	32,725 00	261 14	5 22
Williams, S. A.	Taunton	99,602 00	1,166 24	23 32
		$6,206,119 13	$56,125 92	$1,122 49
GERMANIA FIRE INSURANCE COMPANY	New York, N.Y.			
Bell, Wesley K.	Ipswich	$10,500 00	$140 00	$2 80
Briggs, Andrew S.	Taunton	31,515 00	400 78	8 02
Bugbee & Mack	Lawrence	68,569 00	520 33	10 41
Carpenter, George O.*	Boston	605,644 50	4,730 22	94 60
Davenport, George F.†	Medford	–	55 32	1 10

Dunn, Thatcher B.	Gardner	7,700 00	81 20	1 62
Fitch & Kendall ‡	Worcester	91,950 00	1,003 54	20 07
Flagg & Tyler	North Adams	21,100 00	207 25	4 14
Forbes, George E.	Brookfield	10,600 00	157 67	3 15
Frankle, Jones	Haverhill	38,500 00	516 25	10 32
Gordon, William R.	Beverly	46,815 00	518 98	10 38
Hall, John T.	Plymouth	2,875 00	33 50	67
Holman, Silas	Fitchburg	18,550 00	229 50	4 59
Howard, H. P.	Fall River	14,575 00	166 39	3 33
Hunt, George F.	Lowell	18,500 00	210 30	4 21
Kendall, George E.§	Worcester	39,850 00	453 53	9 07
Leonard & Lyman	Westfield	25,500 00	309 03	6 18
Macintire, S. A.	Salem	84,125 00	1,083 16	21 66
Mercer & Whittemore ‖	Boston	507,350 00	3,164 89	63 30
Parker, George G.	Milford	10,800 00	112 92	2 26
Phillips, Elisha M.	Southbridge	36,491 00	399 79	8 00
Remington, J. A.	Fall River	122,150 00	1,503 91	30 08
Sargent, Bailey	Merrimac	15,400 00	275 88	5 52
Silsbee & Pickford	Lynn	161,200 00	1,954 27	39 08
Van Campen, Hiram	New Bedford	81,775 00	1,415 06	28 30
Warriner, S. C.	Springfield	103,544 00	1,230 17	24 60
Westgate, J. E., & Son	Boston	370,702 00	3,353 83	67 08
		$2,546,280 50	$24,227 67	$484 54
GIRARD FIRE AND MARINE INSURANCE CO.	Philadelphia, Penn.			
Brainard, J. C.	Amherst.	$6,750 00	$73 30	$2 20
Cardell, E. L., & Co.	Lowell	85,300 00	708 67	21 26
Crowell, John F.	Worcester	27,700 00	231 25	6 94
Daniels, George P.	Salem	28,200 00	313 10	9 39
Foote, William H.	Westfield	40,350 00	455 80	13 67

* From March 1, 1878. † To Jan. 31, 1878. ‡ From Nov. 1, 1877, to July 1, 1878. § From July 1, 1878, to Oct. 31, 1878. ‖ For four months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fullerton, Charles D.	Brockton	$6,000 00	$60 00	$1 80
Lockey & Dennis	Fitchburg	2,000 00	3 94	12
Norwood, John K.	Lawrence	28,425 00	264 25	7 93
Pynchon, Joseph C.	Springfield	69,700 00	780 66	23 42
Swords, James	Boston	805,150 00	5,540 89	166 23
		$1,099,575 00	$8,431 86	$252 96
GLEN'S FALLS INSURANCE COMPANY	Glens's Falls, N.Y.			
Chace & Shaw	Fall River	$15,550 00	$183 88	$3 68
Chapin, A. W., & Co.	Springfield	1,500 00	161 75	3 23
Chapin, E. D.	Springfield	16,700 00	126 58	2 53
Crowell, John F.	Worcester	106,979 14	1,041 62	20 83
Goodman, James, & Co.	Boston	812,298 50	6,796 53	135 93
Selkirk, A. W.	Great Barrington	26,750 00	353 27	7 07
Silsbee & Pickford	Lynn	91,525 00	1,367 35	27 34
		$1,084,802 64	$10,030 98	$200 61
GRANITE INSURANCE COMPANY	Richmond, Va.			
Cheppu, John T.	Boston	$447,230 00	$6,224 61	$124 49
Lincoln, C. S.	Warren	106,810 00	1,468 62	29 37
		$554,040 00	$7,693 23	$153 86
GREAT WESTERN MARINE INSURANCE CO.	New York, N.Y.			
Foster, Nathaniel, Jr.	Boston	$5,801,684 00	$38,440 18	$768 80

GUARDIAN ASSURANCE COMPANY	London, Eng.			
Davenport, George F.	Medford	$5,000 00	$62 50	$1 25
Drew, Charles W.	Lowell	11,500 00	158 75	3 17
Everett, Edward F.	Cambridge	15,000 00	143 10	2 86
Hollis & Snow	Boston	3,902,733 00	26,306 44	526 13
Murdoch, Francis	Newton	2,500 00	37 50	75
Rowe, Richard	Newtonville	48,833 00	282 25	5 64
Terry, Henry B.	Hyde Park	6,300 00	34 50	69
Tillinghast & Alden	New Bedford	23,000 00	238 75	4 77
Washburn, J. D.	Worcester	198,013 00	2,703 85	54 08
Wetherbee & Nutter	Brighton	2,000 00	30 00	60
		$4,214,879 00	$29,997 64	$599 94
GUARDIAN FIRE INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$1,035,900 00	$6,635 28	$132 71
HAMBURG-BREMEN INSURANCE COMPANY	Hamburg, Ger.			
Fitch & Kendall*	Worcester	$131,508 00	$1,228 65	$24 57
Foster, Nathaniel, Jr.	Boston	2,103,476 00	9,607 26	192 15
Haffards, G. M.	Fall River	40,350 00	512 38	10 25
Kendall, George E.†	Worcester	54,625 00	723 33	14 47
		$2,329,959 00	$12,071 62	$241 44
HAMBURG-MAGDEBURG INSURANCE COMPANY	Hamburg, Ger.			
Ellison, William H.	Boston	$47,750 00	$316 72	$6 33

* From Nov. 1, 1877, to July 1, 1878.

† From July 1, 1878, to Oct. 31, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HANOVER FIRE INSURANCE COMPANY	New York, N.Y.			
Abbott, H. Edward	Brookline	$76,125 00	$743 57	$14 87
Appleton, Z. A.	Rockport	36,850 00	418 42	8 37
Bates, Daniel J.	North Scituate	5,800 00	78 88	1 58
Briggs, Andrew S.	Taunton	62,814 00	835 90	16 72
Briggs, George H.	Amesbury	34,600 00	596 75	11 93
Burnham, Edward	Cambridgeport	218,825 00	1,587 65	31 75
Chace & Slade	Fall River	61,275 00	827 47	16 55
Clapp, Lafayette	Easthampton	31,280 00	290 32	5 80
Collins, Thomas C.	Middleborough	29,225 00	423 95	8 48
Crane, Wesley C.	Somerville	51,970 00	420 44	8 41
Currier, Aug. N.	Worcester	169,362 00	1,684 19	33 68
Daggett & Richardson *	Attleborough	34,550 00	485 85	9 72
Damon, Isaac N.	Lexington	12,125 00	112 25	2 24
Danforth, William S.	Plymouth	30,833 00	398 24	7 96
Dunham & Wilson	Pittsfield	45,806 00	568 84	11 37
Dutcher, H., & Co.	Sheffield	23,210 00	293 50	5 87
Farnsworth, Ezra S.	Newtonville	22,500 00	155 42	3 11
Fiske, B. S., & Son	Brighton	30,250 00	516 80	10 34
Flagg & Tyler	North Adams	32,850 00	401 33	8 03
Freeman, James M.	Franklin	11,150 00	194 75	3 89
Goodell, W. S.	Haverhill	53,625 00	537 24	10 74
Gould, Jesse, & Son	Chelsea	53,927 50	558 84	11 17
Hastings, W. B., & Co.	East Cambridge	95,970 03	980 85	19 62
Higley, George T.	Ashland	14,578 50	197 94	3 96
Holman, Silas	Fitchburg	38,125 00	400 75	8 01
Hovey & Fenno	Boston	1,932,432 00	11,295 50	225 91
Howland, F. P., & Sons	Abington	37,600 00	423 49	8 47

Hunt & Hamilton	Athol	1,000 00	12 50	25
Hunt Brothers	Athol	14,650 00	162 83	3 26
Johnson, R. B.	Holyoke	41,600 00	415 43	8 31
Johnson, William F.	Lynn	76,950 00	812 11	16 24
Kennedy, Thomas C.	East Boston	60,750 00	523 67	10 47
Ladd Brothers & Co.	Springfield	121,575 00	1,033 27	20 67
Leonard & Lyman	Westfield	32,150 00	359 73	7 19
Macintire, S. A.	Salem	48,470 00	573 60	11 47
Maynard, S. B.	Marlborough	9,800 00	114 71	2 29
Meserve, Clement	Hopkinton	33,183 00	446 44	8 92
Newcomb, Alex.	Vineyard Haven	20,800 00	319 45	6 39
Osgood, O. F.	Lowell	72,533 00	676 29	13 53
Parker, James O.	Methuen	31,475 00	435 07	8 70
Pearson, F. W.	Newton	61,883 33	544 58	10 89
Pendergast, George H.	Boston	106,477 50	1,052 15	21 04
Phillips, Elisha M.	Southbridge	56,705 16	637 29	12 75
Piper & Sawyer	Newburyport	58,700 00	660 13	13 20
Porter, Samuel	Beverly	38,650 00	438 32	8 76
Puffer, Loring W.	Brockton	36,100 00	419 00	8 38
Richardson, H. N. & O. P.†	Attleborough	24,141 00	260 44	5 21
Smith, H. H.	Vineyard Haven	20,550 00	328 75	6 57
Thomas, Edward A.	Amherst	15,420 00	172 14	3 44
Tillinghast & Alden	New Bedford	94,270 00	913 58	18 27
Trowbridge, Edwin	Franklin	1,900 00	38 00	76
Walker, Oliver	Northampton	88,450 00	659 65	13 19
Williams, G. D.	Greenfield	39,885 00	274 35	5 48
Wright, Frank H.	Great Barrington	6,200 00	60 50	1 21
		$4,461,926 02	$37,773 11	$755 39

* From Nov. 1, 1877, to May 1, 1878.

† From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HARTFORD FIRE INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$24,175 00	$274 27	$5 49
Barrows, R. S.	Jamaica Plain	4,000 00	85 00	1 70
Bradway, M., & Son	Monson	9,800 00	123 00	2 46
Carter, B. F., & Co.	Newburyport	87,028 50	1,005 93	20 12
Church, H. C.	Lowell	251,800 00	3,377 84	67 56
Collins, Thomas C.	Middleborough	12,860 00	174 10	3 48
Currier, Daniel	Methuen	14,180 00	166 06	3 32
Daggett & Richardson *	Attleborough	31,550 00	391 07	7 82
Day, Henry A.	Hyde Park	47,340 00	354 58	7 09
Fisher, M. M.	Medway	48,200 00	743 84	14 88
Flagg & Tyler	North Adams	40,900 00	519 69	10 39
Fuller, E. J.	Winchendon	9,640 00	115 00	2 30
Gardner & Hellyar	Palmer	17,600 00	217 28	4 34
Goodell, W. S.	Haverhill	121,665 00	1,214 41	24 29
Hall, John T.	Plymouth	24,100 00	436 65	8 73
Hovey & Fenno	Boston	4,729,378 00	32,379 92	647 60
Howe, Samuel E.	Pittsfield	108,100 00	1,101 00	22 02
Hunt & Hamilton	Athol	19,016 67	262 17	5 24
Hunt Brothers	Athol	62,475 00	830 32	16 61
Hyde, James F. C.	Newton	88,485 00	541 35	10 83
Johnson, R. B.	Holyoke	233,175 00	2,207 27	44 15
Johnson, Waldo	Webster	98,575 00	1,240 59	24 81
Lane, Otis	Ware	45,400 00	623 12	12 46
Leonard & Lyman	Westfield	108,875 00	1,084 84	21 70
Lyons, Samuel J.	Greenfield	101,506 31	998 13	19 96
Morris, Edward F.	Monson	28,400 00	282 25	5 64
Northey, William	Salem	387,614 50	3,265 05	65 30

Packard, S. Franklin	Brockton	101,400 00	1,134 78	22 70
Parker, George G.	Milford	24,400 00	266 14	5 32
Peck & Pierce	Northampton	211,525 00	1,981 89	39 64
Phillips, Elisha M.	Southbridge	157,637 82	2,144 16	42 88
Puffer, George D.	Saxonville	34,350 00	465 35	9 31
Pynchon, Joseph C.	Springfield	655,607 00	6,619 68	132 39
Richardson, H. N. & O. P.†	Attleborough	17,250 00	189 62	3 79
Siggins, Thomas	Great Barrington	43,626 00	425 77	8 52
Silsbee & Pickford	Lynn	286,110 00	3,605 51	72 11
Skerry, S. H., & Co.	North Brookfield	73,925 00	946 19	18 92
Slade, John P.	Fall River	301,692 59	2,215 03	44 30
Stacy, S. A., & Son	Gloucester	111,625 00	1,060 93	21 22
Stevens, Charles G., & Son	Clinton	13,274 00	227 89	4 56
Tapley, Charles	Peabody	109,165 00	1,361 03	27 22
Tillinghast & Alden	New Bedford	180,890 00	2,067 29	41 35
Upton & Willis	Fitchburg	46,333 00	532 20	10 64
Viles, Daniel F.	Waltham	129,350 00	1,337 12	26 74
Washburn, J. D.	Worcester	579,892 00	7,897 56	157 95
White, Nathaniel G.	Lawrence	110,500 00	970 43	19 41
Whitney, E. C.	Marlborough	140,150 00	1,304 78	26 09
Williams, S. A.	Taunton	178,582 00	2,227 91	44 56
		$10,263,123 39	$92,995 99	$1,859 91
HOFFMAN FIRE INSURANCE COMPANY	New York, N.Y.			
Paige, John C.	Boston	$1,393,918 39	$13,724 05	$274 48
Tillinghast & Alden	New Bedford	53,420 00	761 32	15 23
		$1,447,338 39	14,485 37	$289 71

* From Nov. 1, 1877, to May 1, 1878.

† From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HOME INSURANCE COMPANY	Columbus, O.			
Church, H. C.	Lowell	$4,300 00	$60 00	$1 20
Clapp, Lafayette	Easthampton	2,600 00	8 00	16
Eldred, E., & Co.	Worcester	54,780 00	390 47	7 81
Frankle, Jones *	Haverhill	1,500 00	22 50	45
Howland, S. D.	Fall River	20,950 00	252 75	5 05
Lincoln, William, & Co.	Warren	11,140 00	93 50	1 87
Norwood, John K.	Lawrence	3,900 00	53 87	1 07
Plimpton, Merrill F.	Fitchburg	3,500 00	34 38	69
Sawyer & Blake	Boston	–	4,008 00	80 16
Stevenson & Dutton	Pittsfield	14,000 00	170 86	3 42
		$116,670 00	$5,094 33	$101 88
HOME INSURANCE COMPANY	New York, N.Y.			
Adams, Charles	Amherst	$13,800 00	$131 00	$2 62
Adams, Joseph S.	Framingham	36,300 00	400 00	8 00
Alden, Jared F.	Middleborough	34,500 00	495 50	9 91
Andrus, F. O.	Sheffield	40,500 00	488 34	9 77
Baker, George M.	Marshfield	6,000 00	75 00	1 50
Baker, Henry N.	Newtonville	71,900 00	609 05	12 18
Barrett, R. F.	Concord	64,500 00	705 46	14 11
Barton, S. R., & Co.	Webster	64,525 00	844 77	16 90
Batcheller, Amos	Sutton	17,960 00	157 41	3 15
Bell, Wesley K.	Ipswich	13,200 00	173 50	3 47
Billings, George A.	Hatfield	4,100 00	46 65	93
Billings, Henry W.	Conway	23,875 00	281 12	5 62
Boyden, Warren	Walpole	180,582 00	1,843 84	36 88
Bridgeman, William E.	Belchertown	1,600 00	22 00	44

Briggs, Andrew S.	Taunton	180,658 00	1,987 54	39 75
Burnham, Edward	Cambridgeport	178,525 00	1,381 22	27 62
Chapin, A. W., & Co.	Springfield	254,275 00	2,372 94	47 46
Chapin, Charles M.	Hyde Park	69,995 00	860 55	17 21
Chapin, E. Dudley	Springfield	220,755 00	2,025 97	40 51
Childs, H. S.	Deerfield	1,200 00	18 00	36
Church, Myron L.	Huntington	6,580 00	66 55	1 33
Clapp, Lafayette	Easthampton	109,440 00	1,009 51	20 19
Colton, Edwin K.	Longmeadow	21,000 00	233 75	4 67
Corkins, Charles R.	Reading	151,972 00	1,516 33	30 33
Crane, Wesley C.	Somerville	87,950 00	687 90	13 76
Curtis, Orson B.	Colrain	16,300 00	197 87	3 96
Cutler, Nahum S.	Bernardston	53,050 00	579 25	11 58
Daggett & Richardson †	Attleborough	38,200 00	558 69	11 17
Darling, Uriah T.	Leyden	15,600 00	195 81	3 92
Demond, W. E.	West Springfield	25,710 00	243 80	4 88
Denny, Charles A.	Leicester	43,200 34	622 67	12 45
Dickerman & Fowler	Westfield	59,800 00	644 75	12 89
Dickerman, E. W.	Westfield	26,200 00	255 50	5 11
Dunn, Thatcher B.	Gardner	11,175 00	172 75	3 45
Dwelley, Jedediah	Hanover	10,900 00	90 50	1 81
Ely, George W.	Wilbraham	8,800 00	99 83	2 00
Everett, J. Mason	Canton	40,950 00	421 12	8 42
Faulkner, Winthrop	Grafton	2,000 00	20 00	40
Faunce, George B.	Boston	431,038 16⅔	3,947 76	78 96
Fayerweather, J. A.	Westborough	15,300 00	138 50	2 77
Fisher, M. M.	Medway	166,828 33	2,357 88	47 16
Fiske, A. A.	Wenham	15,975 00	222 14	4 44
Fiske, George B.	Holliston	62,003 00	677 39	13 54
Flagg & Tyler	North Adams	203,000 00	2,103 28	42 07

* Agency closed Feb. 15, 1878.

† From Nov. 1, 1877, to May 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Foward, Joseph M.	Southwick	$12,450 00	$130 75	$2 61
Gardner & Hellyar	Palmer	62,360 00	670 46	13 41
Gay, Willard	Norwood	15,900 00	293 25	5 86
George, J. Phillips	Jamaica Plain	56,265 00	672 75	13 45
Goddard, Ira N.	Millbury	8,000 00	100 75	2 01
Goodell, Walter S.	Haverhill	164,400 00	1,746 81	34 94
Gordon, William R.	Beverly	21,000 00	158 50	3 17
Gould, Jesse, & Son	Chelsea	416,845 30	4,029 88	80 60
Green, Darius A.	Medford	12,500 00	230 00	4 60
Greenwood, C. C.	Needham	34,560 00	436 51	8 73
Guild, Francis	Dedham	21,440 00	276 55	5 53
Hale, Otis F.	Gill	5,700 00	71 25	1 42
Hall, John T.	Plymouth	142,000 00	1,718 42	34 37
Hapgood, George D.	Chester	20,361 00	266 71	5 33
Harding, W. B.	South Boston	72,560 00	695 28	13 91
Hardwick, John	Quincy	79,075 00	895 07	17 90
Hastings, W. B., & Co.	East Cambridge	114,808 00	1,490 06	29 80
Hayden, C. L.	South Deerfield	28,500 00	300 79	6 02
Hayden, Joseph P.	Wareham	9,400 00	99 25	1 98
Hayward, S. A., & Co.	Brockton	213,675 00	2,356 37	47 13
Higley, George T.	Ashland	39,050 00	419 58	8 39
Hobart, Seth L.	Hingham	23,175 00	336 50	6 73
Holbrook, Leander	Milford	19,330 00	204 83	4 10
Hollis & Snow	Boston	5,222,894 00	36,062 96	721 26
Hollis, E. P., & Co.	Natick	91,550 00	868 28	17 37
Holman, Silas	Fitchburg & Clinton	169,279 00	1,453 80	29 07
Horton, Sparrow	Woburn	35,458 00	557 00	11 14
Howland, F. P., & Sons	Abington	47,200 00	611 20	12 22

Hunt Brothers	Athol	31,650 00	366 65	7 33
Hunt & Hamilton	Athol	14,566 67	181 79	3 64
Hunt, O. D.	Amherst	17,850 00	199 75	3 99
Hyde, James F. C.	Newton	40,000 00	351 80	7 04
Ingraham, W. H.	Watertown	36,825 00	482 73	9 65
Jewett, Charles E.	Georgetown	1,500 00	15 00	30
Johnson, B. S.	Haydenville	78,725 00	687 52	13 75
Johnson, R. B.	Holyoke	102,200 00	974 39	19 49
Kennedy, Thomas C.	East Boston	174,165 00	1,465 12	29 30
Kimball, William L.	Littleton	7,000 00	81 95	1 64
Kirkland, Harvey	Northampton	51,100 00	571 00	11 42
Lane, Otis	Ware	59,850 00	850 12	17 00
Leonard, James F.	Foxborough	4,715 00	44 57	89
Lincoln, William, & Son	Brookline	71,940 00	593 69	11 87
Macintire, S. A.	Salem	388,392 00	4,871 60	97 43
Macy, George W.	Nantucket	16,775 00	209 80	4 20
Mann, Seth, 2d	Randolph	23,000 00	282 68	5 65
Mansfield, J. D.	Wakefield	25,245 00	344 96	6 90
Manton, Moses M.	Charlemont	48,450 00	650 81	13 02
Merrill, E. S.	Winchendon	4,500 00	75 00	1 50
Meserve, Clement	Hopkinton	78,450 00	1,087 03	21 74
Murdoch, F.	Newton	95,670 00	976 58	19 53
Osgood, O. F.	Lowell	156,515 00	1,592 19	31 84
Otis, George	Yarmouthport	131,033 00	1,714 94	34 30
Parks, Horace	Russell	4,700 00	48 00	96
Paul, Abram C.	Stoughton	5,900 00	74 37	1 49
Pease, M. H.*	Lee	36,085 00	398 63	7 97
Pendergast, George H.	Charlestown	9,800 00	95 65	1 91
Phillips, Elisha M.	Southbridge	92,451 66	1,170 38	23 41
Piper & Sawyer	Newburyport	231,330 00	2,816 01	56 32

* From Jan. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Pomeroy, Charles	Northfield	$41,050 00	$511 80	$10 24
Pope, Henry	Milton	2,000 00	16 30	33
Porter, Eleazer	Hadley	3,100 00	37 00	74
Porter, John W.	Boston	9,800 00	117 50	2 35
Potter, Nathan D.	Enfield	11,200 00	144 19	2 88
Proctor, Abel R.	Arlington	7,700 00	102 25	2 04
Reed, E. M.	Mansfield	37,850 00	475 00	9 50
Rice, Henry	North Attleborough	33,800 00	414 42	8 29
Richards, Elias	Weymouth	67,400 00	699 43	13 99
Richardson, H. N. & O. P.*	Attleborough	16,225 00	50 26	1 01
Root, A. B.	Pittsfield	176,237 00	1,762 33	35 25
Royce, Frank A.	Wales	600 00	9 00	18
Royce, Frederick M.	Wales	5,825 00	46 25	92
Ryder, Thomas M.	Wareham	12,500 00	174 70	3 49
Selkirk, A. W.	Great Barrington	116,925 00	1,119 36	22 39
Serrat, William D.	Melrose	82,915 00	1,047 98	20 96
Silsbee & Pickford	Lynn	283,350 00	3,644 70	72 89
Skerry, S. H., & Co.	North Brookfield	27,100 00	335 15	6 70
Slade, John P.	Fall River	230,655 00	2,169 22	43 38
Smart, Joseph A.	Andover	26,600 00	556 75	11 13
Smith, Henry A.	Stoneham	25,700 00	301 25	6 02
Spellman, Solomon C.	Hampden	6,400 00	67 57	1 35
Stacy, S. A., & Son	Gloucester	79,600 00	917 52	18 35
Swan, Albert D.	Lawrence	340,880 00	3,451 67	69 03
Taft, C. R.	Williamstown	28,400 00	282 63	5 65
Tarr, J. Trueman, & Co.	Rockport	23,625 00	263 75	5 27
Tillinghast & Alden	New Bedford	454,110 00	4,014 85	80 30
Viles, Daniel F.	Waltham	53,150 00	649 85	12 99

Washburn, J. D.	Worcester	334,237 00	4,767 39	95 35
Wellington, H. H.	Adams	85,575 00	868 16	17 36
Welsh, Josiah H. †	Hudson	4,560 00	46 30	93
Wetherbee & Nutter	Brighton	77,000 00	1,054 09	21 08
White, Luther	Chicopee	29,675 00	333 77	6 67
Whitney, E. C.	Marlborough	29,775 00	340 37	6 80
Wight, Henry K.	Indian Orchard	15,950 00	158 00	3 16
Wilder, Joseph H.	Shelburne Falls	16,700 00	143 00	2 86
Williams, Gorham D.	Greenfield	31,265 00	274 56	5 49
Wright, Charles P.	Montague	2,075 00	25 94	52
		$15,133,349 46⅔	$143,805 92	$2,876 02
HOME INSURANCE COMPANY	Newark, N.J.			
Faunce, Sewall A.	Boston	$234,224 00	$1,552 38	$31 05
Goodman, James, & Co.	Boston	178,091 50	1,111 68	22 23
Grant, Charles E.	Worcester	23,250 00	330 30	6 61
Howe, Samuel E.	Pittsfield	19,264 00	233 62	4 67
Judd & Gray	Springfield	69,950 00	930 79	18 62
		$524,779 50	4,158 77	$83 18
HOWARD INSURANCE COMPANY	New York, N.Y.			
Bowker, Albert	Boston	$796,926 00	$4,379 25	$87 58
Bugbee & Mack	Lawrence	44,350 00	529 08	10 58
Fitch & Kendall ‡	Worcester	121,359 00	1,615 49	32 31
Hunt, George F.	Lowell	18,300 00	174 45	3 49
Kendall, George E. §	Worcester	39,125 00	632 60	12 65
Macintire, S. A.	Salem	21,200 00	225 75	4 51
Pynchon, Joseph C.	Springfield	71,500 00	542 87	10 86

* From May 1, 1878, to Nov. 1, 1878. † From Aug. 10 to Nov. 1. ‡ From Nov. 1, 1877, to July 1, 1878. § From July 1, 1878, to Oct. 31, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stevenson & Dutton	Pittsfield	$2,500 00	$67 50	$1 35
Stevenson, J. M.	Pittsfield	8,800 00	84 83	1 70
		$1,124,060 00	$8,251 82	$165 03
HUMBOLDT INSURANCE COMPANY	Newark, N.J.			
Beer, Enoch H.	North Adams	$18,410 00	$31 25	62
Edwards, John, & Co.	Lawrence	8,575 00	147 80	2 96
Foote, William H.	Westfield	6,250 00	56 25	1 12
Lincoln, C. S.	Warren	2,500 00	11 46	23
Lockey & Dennis	Fitchburg	1,000 00	20 00	40
Mellen & Stafford	Fall River	4,200 00	49 16	98
Merrifield, H. K., & Co.	Boston	185,610 00	1,813 25	36 26
Parks, L. C.	Worcester	18,000 00	119 00	2 38
Peck & Pierce	Northampton	–	47 67	95
Selkirk, A. W.	Great Barrington	6,250 00	120 00	2 40
Stone, Daniel	North Dana	–	65 19	1 30
Van Campen, Hiram	New Bedford	5,966 00	26 44	53
Wood, B. L.	Taunton	1,800 00	30 50	61
		$258,561 00	$2,537 97	$50 74
IMPERIAL FIRE INSURANCE COMPANY	London, Eng.			
Alden, Jared F.	Middleborough	$9,875 00	$141 75	$2 83
Allison, Henry	Fitchburg	21,787 50	253 16	5 06
Ballard, E. O.	Marlborough	23,625 00	357 31½	7 15
Bird, H.	Cambridge	46,088 00	400 13	8 00
Blaney, Alex.	Natick	4,500 00	81 25	1 62
Church, H. C.	Lowell	11,000 00	232 50	4 65
Conn, George H.	Woburn	41,882 50	606 02½	12 12

Daggett & Richardson *	Attleborough	21,150 00	324 00	6 48
Dunbar, J. R.	Westfield	7,850 00	85 00	1 70
Dunham & Wilson	Pittsfield	66,100 00	690 52	13 81
Edwards, John, & Co.	Lawrence	40,240 00	540 58	10 81
Fisher, Fred L.	Medway	32,500 00	398 75	7 97
Fisk, Charles B.	Palmer	700 00	10 50	21
Fiske, George B.	Holliston	28,950 00	258 61	5 17
Fitch & Kendall †	Worcester	197,984 00	1,761 67	35 23
Fullerton, Charles D.	Brockton	104,850 00	1,132 00	22 64
Gifford, S. S.	Provincetown	4,500 00	56 88	1 14
Goodell, Walter S.	Haverhill	60,890 00	469 17½	9 38
Grinnell, L., & Son	New Bedford	57,233 33	406 16	8 12
Hall, John T.	Plymouth	40,572 00	608 38	12 17
Holbrook, Leander	Milford	16,100 00	152 75	3 05
Hollis, E. P., & Co.	Natick	34,860 00	376 01	7 52
Holmes, J. W.	Springfield	138,912 50	1,215 03	24 30
Johnson, Waldo	Webster	4,800 00	84 00	1 68
Kendall, George E.‡	Worcester	58,720 00	665 91	13 32
Lincoln, William, & Co.	Warren	50,975 00	494 88	9 90
Macintire, S. A.	Salem	94,550 00	1,129 11	22 58
Otis, George	Yarmouthport	12,800 00	159 65	3 19
Paige, John C.	Boston	2,208,014 93	15,603 57	312 07
Peck, Benjamin W.	Holyoke	9,900 00	100 00	2 00
Piper & Sawyer	Newburyport	18,850 00	213 15	4 26
Richardson, H. N. & O. P.§	Attleborough	18,100 00	169 00	3 38
Serrat, W. D.	Melrose	10,210 00	98 63	1 97
Silsbee & Pickford	Lynn	161,150 00	1,980 34	39 61
Slade, John P.	Fall River	91,240 70	588 39	11 77
Stacy, S. A., & Son	Gloucester	35,450 00	246 87	4 94
Tapley Charles	Peabody	41,150 00	529 84	10 60

* From Nov. 1, 1877, to July 1, 1878. † From Nov. 1, 1877, to July 1, 1878. ‡ From July 1, 1878, to Oct. 31, 1878. § From May 1, 1878 to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Underhay, John	Holbrook	$12,000 00	$52 00	$1 04
Walker, Oliver	Northampton	61,225 00	688 62	13 77
Whitaker, C. F.	North Adams	3,450 00	34 50	69
Whitaker, C. F., & Co.	North Adams	28,500 00	292 57	5 85
Williams, S. A.	Taunton	56,600 00	757 96	15 16
Wright, Frank H.	Great Barrington	1,300 00	30 50	61
		$3,994,135 46	$34,477 63½	$689 52
INSURANCE CO. OF THE STATE OF PENNSYLVANIA,	Philadelphia, Penn.			
Pope, Richard	Boston	$1,008,406 50	$9,351 08	$280 53
IRVING INSURANCE COMPANY	New York, N.Y.			
Ellison, William H.	Boston	$341,507 66	$3,397 90	$67 96
Walker, Oliver	Northampton	5,750 00	98 75	1 97
		$347,257 66	$3,496 65	$69 93
LAMAR INSURANCE COMPANY	New York, N.Y.			
Northey, William	Salem	$270,366 00	$816 24	$16 32
Sawyer & Blake	Boston	959,011 50	8,288 39	165 77
		$1,229,377 50	9,104 63	$182 09
LANCASHIRE INSURANCE COMPANY	Manchester, Eng.			
Bacon, H. S.	Milford	$48,300 00	$609 04	$12 18
Ballard & Clapp *	Marlborough	158,091 00	2,019 70	40 39
Barton, S. R., & Co.†	Webster	29,508 00	482 92	9 66
Brewster & Graves ‡	Newburyport	47,130 00	691 01	13 82
Bugbee, A. V.	Lawrence	40,165 00	544 00	10 88
Cardell, E. L., & Co.§	Lowell	125,213 00	1,926 50	38 53

Chaffee, J. C.	Lee	24,450 00	301 10	6 02
Chapin & Williams	Greenfield	11,240 00	108 23	2 16
Collins, Thomas C.	Middleborough	23,050 00	279 00	5 58
Conn, George H.‖	Woburn	30,150 00	389 13	7·78
Currier, Aug. N.	Worcester	847,736 00	9,339 00	186 78
Daggett & Richardson¶	Attleborough	38,050 00	428 00	8 56
Dame, John T.	Clinton	6,000 00	120 00	2 40
Denney, C. A.	Leicester	3,200 00	32 75	65
Ellison, William H.	Boston	3,057,149 33	23,293 21	465 86
Fiske, George B.	Holliston	18,450 00	195 63	3 91
Fitch & Kendall **	Worcester	42,600 00	528 68	10 57
Fowler & Kendall	Salem	85,300 00	1,183 71	23 67
Goodell, W. S.	Haverhill	129,425 00	1,348 07	26 96
Gould, Jesse, & Son	Chelsea	45,820 00	532 58	10 65
Hall, John T.	Plymouth	29,700 00	332 75	6 65
Hardwick, John	Quincy	25,850 00	359 87	7 20
Hastings, W. B., & Co.	East Cambridge	179,455 00	1,925 65	38 51
Hollis, E. P., & Co.	Natick	55,375 00	584 82	11 70
Holmes, J. W.	Springfield	528,100 82	5,440 56	108 81
Howland, S. D.	Fall River	208,192 00	2,459 88	49 20
Hunt, George F.††	Lowell	12,500 00	160 00	3 20
Lincoln, William, & Co.	Warren	243,504 00	2,838 20	56 76
Lockey & Dennis	Fitchburg	278,391 00	3,871 18	77 42
Merriam, C. A.‡‡	Chelsea	18,375 00	217 50	4 35
Peck & Pierce	Northampton	108,310 00	1,298 99	25 98
Pendergast, George H.	Boston	88,470 00	956 87	19 14
Porter, Samuel	Beverly	38,300 00	322 85	6 45
Puffer, Loring W.	Brockton	43,100 00	524 00	10 48
Richards, Elias	Weymouth	36,500 00	404 37	8 09

* From Jan. 31, 1878. † Agency opened in March, 1878. ‡ Agency dates from April, 1878. § From Feb. 1, 1878. ‖ From July 1, 1878. ¶ From Nov. 1, 1877, to May 1, 1878. ** From Nov. 1, 1877, to July 1, 1878. †† Agency closed Jan. 31, 1878. ‡‡ For four months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Richardson, H. N. & O. P.*	Attleborough	$18,200 00	$169 42	$3 39
Robinson, R. B.	Westfield	56,601 00	540 74	10 81
Siggins, Thomas	Great Barrington	29,476 00	380 24	7 60
Stevens, C. G., & Son	Clinton	17,000 00	256 35	5 13
Stevenson & Dutton	Pittsfield	59,421 00	776 12	15 52
Stevenson, John M.	Pittsfield	9,000 00	223 25	4 46
Thomas, Edward A.	Amherst	26,800 00	338 83	6 77
Van Campen, Hiram	New Bedford	119,300 00	1,919 32	38 39
Whitaker, C. F.	North Adams	5,500 00	55 00	1 10
Whitaker, C. F., & Co.	North Adams	134,921 00	1,897 78	37 96
Williams, S. A.	Taunton	125,187 00	1,461 24	29 22
		$7,306,556 15	$74,068 04	$1,481 30
LIVERPOOL AND LONDON AND GLOBE INS. CO.	Liverpool, Eng.			
Bell, Wesley K.	Ipswich	$13,500 00	$150 00	$3 00
Brewster & Graves	Newburyport	173,784 00	1,412 50	28 25
Briggs, Andrew S.	Taunton	124,363 00	1,649 29	32 99
Brown, Henry A.	Salem	244,660 00	3,042 77	60 86
Chaffee, J. C.	Lee	6,200 00	71 75	1 43
Chapin & Williams	Greenfield	65,833 33	542 95	10 86
Church, H. C.	Lowell	109,775 00	1,560 48	31 21
Clark, W. E.	Framingham	227,275 00	2,411 84	48 24
Collins, Thomas C.	Middleborough	28,300 00	337 00	6 74
Conn, George H.	Woburn	436,329 80	5,215 17	104 30
Daggett & Richardson †	Attleborough	9,400 00	85 75	1 71
Dickerman & Fowler	Westfield	52,600 00	425 56	8 51
Dickerman, E. W.	Westfield	12,050 00	102 00	2 04
Dodd, Stephen	Gloucester	101,992 00	1,131 38	22 62

Fairbanks, J. W.‡	Westborough	30,320 00	362 67	7 25
Farwell, Royal E.	Natick	81,793 00	880 06	17 60
Fisher, M. M.	Medway	65,750 00	847 21	16 94
Fiske, George B.	Holliston	50,350 00	494 73	9 89
Flagg & Tyler	North Adams	205,405 00	2,230 32	44 61
Forbush, James M.§	Natick	6,612 50	81 53	1 63
Frankle, Jones	Haverhill	210,695 00	2,030 75	40 61
Gordon, William R.	Beverly	87,050 00	1,064 75	21 29
Grinnell, Lawrence	New Bedford	517,865 00	5,621 78	112 44
Guild, Charles E.	Boston	19,627,049 30	117,932 40	2,358 65
Hall, John T.	Plymouth	26,300 00	325 50	6 51
Holbrook, Leander	Milford	41,300 00	300 49	6 01
Holman, Silas	Fitchburg	94,534 00	824 03	16 48
Holmes, J. W.	Springfield	875,408 16	8,163 93	163 28
Howland, F. P., & Sons	Abington	104,675 00	1,189 27	23 79
Hoyt, G. & J. F.	Shelburne Falls	13,700 00	105 50	2 11
Hunt & Hamilton	Athol	21,500 00	126 05	2 52
Hunt Brothers	Athol	17,300 00	265 88	5 32
Judd, C. C	Holyoke	202,275 00	1,734 72	34 69
Lincoln, William, & Co.	Warren	797,134 00	6,778 60	135 57
Lockey & Dennis	Fitchburg	97,300 00	1,092 10	21 84
Maynard, S. B.	Marlborough	83,100 00	887 42	17 75
Meldram, N. P.	Manchester	41,300 00	565 75	11 31
Munroe, A. C.	Worcester	655,188 00	8,093 98	161 87
Pease, Joseph T.	Edgartown	85,335 00	1,373 39	27 47
Puffer, Loring W.	Brockton	158,350 00	1,219 25	24 38
Richardson, H. N. & O. P.‖	Attleborough	24,650 00	288 21	5 76
Selkirk, A. W.	Great Barrington	81,550 00	832 01	16 64
Silsbee & Pickford	Lynn	249,155 00	3,355 23	67 10
Slade, John P.	Fall River	339,680 00	3,178 40	63 57

* From May 1 to Nov. 1, 1878. † From Nov. 1, 1877, to May 1, 1878. ‡ From June 1, 1878. § From Oct. 1, 1878. ‖ From May 1 to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stevens, C. G., & Son	Clinton	$34,000 00	$496 59	$9 93
Stevenson & Dutton	Pittsfield	122,000 00	1,374 06	27 48
Stevenson, J. M.	Pittsfield	2,210 00	96 33	1 93
Stratton, Daniel W.	Hudson	75,700 00	879 27	17 59
Swan, Albert D.	Lawrence	149,600 00	1,585 80	31 72
Underhay, John	Holbrook	41,675 00	686 94	13 74
Underwood, George E.	Ayer	186,450 25	2,017 25	40 34
Walker, Oliver	Northampton	185,450 00	1,695 34	33 91
Weston & Fogg	Danvers	11,200 00	146 25	2 92
		$27,306,971 34	$199,362 18	$3,987 20
LONDON ASSURANCE COMPANY	London, Eng.			
Brown, Henry A.	Salem	$101,235 00	$950 72	$19 01
Bugbee & Mack	Lawrence	53,200 00	503 72	10 07
Currier, Aug. N.	Worcester	531,916 00	5,441 75	108 83
Elliott, George M.	Lowell	43,489 00	407 71	8 15
Fullerton, Charles D.	Brockton	62,950 00	687 11	13 74
Hinckley, J. W.	Taunton	23,550 00	302 87	6 06
Howe, Samuel E.	Pittsfield	72,000 00	867 12	17 34
Judd, F. A.	Springfield	213,697 00	2,196 86	43 94
Lockey & Dennis	Fitchburg	85,685 00	1,055 17	21 10
Mellen & Stafford	Fall River	42,300 00	414 87	8 30
Munn, John B.	Holyoke	62,250 00	608 00	12 16
Peck & Pierce	Northampton	165,500 00	1,662 00	33 24
Read, Elijah R., jun.	Attleborough	19,800 00	142 75	2 85
Read, T. Frank, & Co.	Boston	3,115,097 00	28,338 19	566 76
Robinson, R. B.	Westfield	77,050 00	734 02	14 68
Sprague, Phineas	Malden	5,000 00	60 00	1 20

Van Campen, Hiram	New Bedford	81,300 00	887 60	17 75
Washburn, W. N.	Greenfield	25,450 00	231 13	4 62
Whitaker, C. F., & Co.	North Adams	69,350 00	743 49	14 87
Wilson & Graves	Athol	27,200 00	278 10	5 56
		$4,878,019 00	$46,513 18	$930 23
LORILLARD INSURANCE COMPANY	New York, N.Y.			
Appleton, Samuel	Boston	$1,147,209 00	$5,996 33	$119 93
Bugbee, A. V.	Lawrence	35,300 00	321 15	6 42
Cardell, E. L., & Co.	Lowell	136,076 50	1,318 00	26 36
Eldred, E., & Co.	Worcester	27,400 00	143 25	2 86
		$1,345,985 50	$7,778 73	$155 57
MANHATTAN FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$77,260 00	$1,206 71	$24 13
Bush, A. L.	Westfield	43,200 00	520 05	10 40
Chace & Slade	Fall River	115,950 00	1,180 27	23 61
Chapin & Williams	Greenfield	63,343 33	473 37	9 47
Chapin, A. W., & Co.	Springfield	81,820 00	1,147 23	22 94
Chapin, E. D.	Springfield	143,030 00	2,015 64	40 31
Dunham & Wilson	Pittsfield	75,716 59	1,269 60	25 39
Frankle, Jones	Haverhill	43,700 00	516 45	10 33
Hunt, George F.	Lowell	27,025 00	338 91	6 78
Judd, C. C.	Holyoke	95,340 00	1,084 39	21 69
Lincoln, William, & Co.	Warren	136,704 00	1,758 82	35 18
Munroe, A. C.	Worcester	185,728 00	2,084 54	41 69
Stearns Brothers	Boston	2,484,437 63	24,209 58	484 19
Van Campen, Hiram	New Bedford	24,050 00	461 75	9 23
Whitaker, C. F.	North Adams	18,000 00	292 60	5 85
Whitaker, C. F., & Co.	North Adams	122,388 00	1,749 44	34 99
		$3,737,692 55	$40,309 35	$806 18

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
MANUFACTURERS' INSURANCE COMPANY	Newark, N.J.			
Adams, Edward F.	Haverhill	$6,850 00	$118 00	2 36
Boardman, Charles H.	Lynn	53,550 00	765 15	15 30
Cardell, E. L., & Co.	Lowell	28,940 00	419 00	8 38
Chaffee, J. C.	Lee	5,700 00	64 25	1 28
Cheever & Lee	Manchester	3,750 00	61 88	1 24
Clark & Babb	Boston	583,893 15	5,407 49	108 15
Crowell, John F.	Worcester	29,925 00	364 32	7 29
Daniels, George P.	Salem	36,825 00	555 58	11 11
Hathaway, B A.	Plymouth	5,550 00	67 25	1 34
Howard, H. P.	Fall River	25,250 00	311 27	6 22
Judd, C. C.*	Holyoke	–	90 00	1 80
Lockey & Dennis	Fitchburg	3,000 00	67 94	1 36
Meldram, N. P.	Manchester	18,716 67	232 88	4 66
Parker, F. C. & F. S.	Pittsfield	7,750 00	87 87	1 76
Walden & Miller	North Adams	10,460 00	117 75	2 35
		$820,159 82	$8,730 63	$174 60
MERCANTILE INSURANCE COMPANY	Cleveland, Ohio.			
Vinton Hammond	Boston	$761,610 00	$5,806 19	$116 12
MERCANTILE FIRE INSURANCE COMPANY	New York, N.Y.			
Hutchings, William V.	Boston	$450,196 00	$1,321 25	$26 42
MERCANTILE MUTUAL INSURANCE COMPANY	New York, N.Y.			
Briggs, Andrew S.	Taunton	$15,827 00	$82 28	$1 65
Chace & Shaw	Fall River	54,579 00	402 87	8 06
Grinnell, Lawrence	New Bedford	654,978 00	13,734 67	274 69

Hutchings, W. V.	Boston	3,253,367 00	40,890 69	817 81
Jackson, Elisha T.	Taunton	1,027,045 00	1,272 32	25 45
Ladd Brothers & Co.	Springfield	164,055 00	1,339 79	26 80
Remington, J. A.	Fall River	6,000 00	15 00	30
		$5,175,851 00	$57,737 62	$1,154 76
MERCHANTS' INSURANCE COMPANY	New York, N.Y.			
Walley & Hardy	Boston	$520,041 67	$3,131 87	$62 64
MERCHANTS' INSURANCE COMPANY	Newark, N.J.			
Brewster & Graves	Newburyport	$70,775 00	$751 06	$15 02
Bush, Andrew L.	Westfield	26,975 00	272 99	5 46
Cardell, E. L., & Co.	Lowell	60,600 00	549 52	10 99
Currier, Aug. N.	Worcester	121,820 00	1,304 00	26 08
Fullerton, Charles D.	Brockton	18,400 00	196 90	3 93
Howe, Samuel E.	Pittsfield	19,200 00	151 00	3 02
Johnson, Thomas H.	Salem	64,125 00	719 74	14 39
Judd, C. C.*	Holyoke	14,200 00	107 50	2 15
Kendall, Isaac B.	Charlestown	69,951 00	548 82	10 98
Norwood, J. K.	Lawrence	96,275 00	1,277 00	25 54
Spalding, L. V.	Haverhill	32,800 00	369 00	7 38
Stone, Emerson	Spencer	11,413 00	152 02	3 04
Tracy, C. C.	Northampton	4,450 00	49 56	99
Wass, Robert H.	Boston	1,834,002 00	12,618 61	252 37
Whitaker, C. F.	North Adams	1,000 00	17 50	35
Whitaker, C. F., & Co.	North Adams	27,442 00	400 68	8 01
		$2,473,428 00	$19,485 90	$389 70

* Agency closed February, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
MERCHANTS' INSURANCE COMPANY	Providence, R.I.			
Barton, S. R., & Co.	Webster	$43,919 00	$703 85	$14 08
Chadwick, William P.	Edgartown	7,700 00	105 75	2 11
Chaffee, J. C.	Lee	23,500 00	331 25	6 62
Chapin, A. W., & Co.	Springfield	19,420 00	240 45	4 81
Chapin, E. D.	Springfield	36,100 00	356 25	7 12
Colby, W. R., & Co.	Salem	56,446 67	819 55	16 39
Dunham & Wilson	Pittsfield	19,891 92	262 90	5 25
Eddy, Peleg E.	Boston	1,485,184 00	15,018 19	300 36
Elliott, George M.	Lowell	19,900 00	284 09	5 68
Fisher, M. M.	Medway	24,050 00	353 94	7 08
Fitch & Kendall *	Worcester	33,825 00	260 55	5 21
Flagg & Tyler	North Adams	17,310 00	182 52	3 65
Goodell, W. S.†	Haverhill	1,000 00	9 50	19
Haskell, H. C. L.	Gloucester	30,900 00	396 60	7 93
Holbrook, Leander	Milford	20,000 00	270 60	5 41
Hunt & Hamilton	Athol	400 00	5 00	10
Hunt Brothers	Athol	2,000 00	29 00	58
Kendall, George E. ‡	Worcester	18,550 00	185 72	3 71
Lincoln, William, & Co.	Warren	11,427 00	153 89	3 08
Reed & Brother	Boston	37,870 00	567 96	11 36
Remington, J. A.	Fall River	74,146 66	1,096 58	21 93
Silsbee & Pickford	Lynn	79,525 00	1,231 79	24 63
Swain, Joseph B.	Nantucket	25,150 00	269 13	5 38
Swan, A. D.	Lawrence	87,325 00	914 35	18 29
Tillinghast & Alden	New Bedford	60,600 00	752 12	15 04
Walker, Oliver	Northampton	53,522 00	605 31	12 10

Whitney, Milton B.	Westfield	47,550 00	423 52	8 47
Williams, S. A.	Taunton	8,650 00	149 05	2 98
		$2,345,862 25	$25,979 41	$519 54
Meriden Fire Insurance Company	West Meriden, Conn.			
Abbott, H. E.	Brookline	$27,800 00	$493 15	$9 86
Briggs, George H.	Amesbury	14,350 00	286 62	5 73
Burnham, Edward	Cambridgeport	82,790 00	865 23	17 30
Bush, Andrew L.	Westfield	21,750 00	213 75	4 27
Coburn, George W., & Son	Lowell	50,590 00	626 22	12 52
Conn, George H.	Woburn	98,143 00	1,099 54	21 99
Dunham & Wilson	Pittsfield	18,258 00	171 12	3 42
Edwards, John, & Co.	Lawrence	52,825 00	676 03	13 52
Fay, Heman S.	Marlborough	9,300 00	113 50	2 27
Follansbee, H. L.	Gloucester	68,650 00	837 87	16 75
Fowler & Kendall	Salem	39,755 00	532 28	10 65
Goodell, W. S.	Haverhill	27,650 00	322 46	6 45
Greene, William S.	Fall River	103,556 25	1,148 69	22 97
Johnson, William F.	Lynn	43,150 00	595 05	11 90
Judd, C. C. §	Holyoke	11,100 00	155 62	3 11
Lincoln, William, & Co.	Warren	77,731 00	1,031 31	20 63
Lockey & Dennis	Fitchburg	31,842 00	573 13	11 46
Merriam, C. A.	Chelsea	152,657 00	1,469 67	29 39
Pendergast, George H.	Boston	99,035 00	1,151 39	23 03
Reed & Brother	Boston	1,398,582 00	10,541 82	210 84
Tillinghast & Alden	New Bedford	66,200 00	975 03	19 50
Walker, Oliver	Northampton	65,275 00	612 25	12 24
Washburn, J. D.	Worcester	52,950 00	939 59	18 79
Wood, Benjamin L.	Taunton	51,015 00	748 59	14 97
		$2,664,954 25	$26,179 91	$523 56

* From Nov. 1, 1877, to July 1, 1878. † Agency resigned July 11, 1878. ‡ From July 1, 1878, to Oct. 31, 1878. § Agency established Oct. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NATIONAL FIRE INSURANCE COMPANY	Baltimore, Md.			
Allen, Frederick	Palmer	$1,000 00	$15 00	$0 30
Boardman & Earp	Lynn	15,100 00	190 15	3 80
Hill, John Q.	Worcester	7,300 00	70 00	1 40
Hollis & Snow	Boston	410,712 00	3,733 51	74 67
		$434,112 00	$4,008 66	$80 17
NATIONAL FIRE INSURANCE COMPANY	Hartford, Conn.			
Briggs, Andrew S.	Taunton	$99,033 00	$1,121 35	$22 43
Church, H. C.	Lowell	85,150 00	1,080 13	21 60
Drew, Charles W.	Lowell	2,500 00	40 00	80
Dunham & Wilson	Pittsfield	59,823 34	664 02	13 28
Fitch & Kendall *	Worcester	166,100 00	1,719 79	34 40
Flagg & Tyler	North Adams	18,577 00	185 22	3 70
Fowler & Kendall	Salem	132,325 00	1,757 90	35 15
Goodell, W. S.	Haverhill	53,500 00	517 90	10 36
Hovey & Femmo	Boston	1,378,653 00	8,676 75	173 53
Johnson, William F.	Lynn	74,400 00	908 24	18 16
Kendall, George E.†	Worcester	49,665 00	527 77	10 56
Lyons, Samuel J.	Greenfield	49,586 31	509 17	10 18
Mack, A. E.	Lawrence	67,950 00	679 75	13 59
Packard, S. Franklin	Brockton	45,475 00	555 45	11 11
Robinson, R. B.	Westfield	29,000 00	282 42	5 65
Sawyer, John S.	Cambridge	38,800 00	472 51	9 45
Shepard, J. M., Jr., & Co.	Fall River	154,715 00	1,325 93	26 52
Stevens, Charles G., & Son	Clinton	13,500 00	220 25	4 40
Tillinghast & Alden	New Bedford	48,650 00	630 62	12 61
Underwood, Porter	Holyoke	46,165 00	462 86	9 25

Upton & Willis	Fitchburg	11,150 00	146 87	2 94
Viles, Daniel F.	Waltham	45,475 00	551 84	11 03
Walker, Oliver	Northampton	95,725 00	859 76	17 19
Warriner, S. C.	Springfield	74,828 00	856 60	17 13
Wellington, H. H.	Adams	52,700 00	526 48	10 53
		$2,893,445 65	$25,279 58	$505 55
NATIONAL FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman, Charles H.	Lynn	$79,175 00	$1,067 62	$21 35
Galacar, Charles E.	Boston	1,088,643 00	9,208 47	184 17
Goodell, W. S.	Haverhill	15,770 00	253 70	5 07
Howland, S. D.	Fall River	73,850 00	697 45	13 95
Kennedy, Thomas C.	East Boston	80,520 00	636 88	12 74
		$1,337,958 00	$11,864 12	$237 28
NEW HAMPSHIRE FIRE INSURANCE COMPANY	Manchester, N.H.			
Albro, J. G.	North Attleborough	$5,875 00	$80 68	$1 61
Almy, Charles	New Bedford	166,658 00	1,424 99	28 50
Boardman, Charles H.	Lynn	211,890 00	2,593 13	51 86
Briggs, George H.	Amesbury	48,350 00	710 74	14 21
Brown, Benjamin F.	Charlestown	142,825 00	1,643 40	32 87
Brown, John N.	Boston	22,500 00	274 50	5 49
Carleton, W. A.	Fitchburg	10,000 00	143 50	2 87
Coburn, George W., & Son	Lowell	137,311 66	1,418 91	28 37
Collins, Thomas C.	Middleborough	5,925 00	110 38	2 21
Daggett & Richardson ‡	Attleborough	14,200 00	218 98	4 38
Dame, John T.	Clinton	6,475 00	113 69	2 27
Davis, James F.	Barre	9,250 00	107 20	2 14
Dunn, Thatcher B.	Gardner	1,500 00	22 50	45
Esty, F. M.	Framingham	17,850 00	288 94	5 78

* From Nov. 1, 1877, to July 1, 1878.

† From July 1, 1878, to Oct. 31, 1878.

‡ From Nov. 1, 1877, to May 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Faunce, Sewall A.	Boston	$1,451,845 00	$11,815 71	$236 31
Fay, Heman S.	Marlborough	17,200 00	218 75	4 37
Fitch & Kendall *	Worcester	63,800 00	655 03	13 10
Frankle, Jones	Haverhill	69,038 00	745 61	14 91
Fullerton, Charles D.	Brockton	67,875 00	905 26	18 10
Greene, William S.	Fall River	121,906 25	1,434 08	28 68
Hinckley, Joseph W.	Taunton	94,165 00	1,404 78	28 10
Howe, Samuel E.	Pittsfield	10,500 00	96 00	1 92
Johnson, Thomas H.	Salem	59,065 00	890 28	17 81
Joslin, James T.	Hudson	6,800 00	60 60	1 21
Kendall, George E.†	Worcester	18,550 00	233 33	4 67
Lockey, John M.	Leominster	42,050 00	571 75	11 43
Munn, John B.	Holyoke	24,530 00	260 95	5 22
Parker, George G.	Milford	69,135 00	983 23	19 66
Parker, James O.	Methuen	79,475 00	946 77	18 93
Peck & Pierce	Northampton	73,650 00	705 27	14 11
Preston, N. W.	East Douglas	3,450 00	52 50	1 05
Reed, E. M.	Mansfield	23,800 00	409 12	8 18
Richardson, H. N. & O. P.‡	Attleborough	18,225 00	225 78	4 52
Smith, Henry A.	Stoneham	55,430 00	544 90	10 90
Swift, Reuben W.	Provincetown	32,150 00	380 57	7 61
Thomas, Edward A.	Amherst	34,550 00	601 85	12 03
Trowbridge, Edwin	Franklin	–	9 84	20
Underwood, George E.	Ayer	192,200 00	2,636 50	52 73
Viles, Daniel F.	Waltham	31,000 00	409 54	8 19
Warriner, S. C.	Springfield	97,667 00	1,251 63	25 03

Whitney, M. B.	Westfield	32,050 00	330 50	6 61
Young, Darius	Newton	35,520 00	361 88	7 24
		$3,626,235 91	$38,293 55	$765 83
NEW YORK BOWERY FIRE INSURANCE COMPANY,	New York, N.Y.			
Cheppu, John T.	Boston	$460,000 00	$4,192 67	$83 85
NEW YORK AND BOSTON INSURANCE COMPANY.	New York, N.Y.			
Appleton, Samuel	Boston	$442,918 00	$2,664 73	$53 29
NEW YORK CITY INSURANCE COMPANY	New York, N.Y.			
Cardell, E. L., & Co.§	Lowell	$6,550 00	$59 63	$1 19
Edwards, J., & Co.	Lawrence	2,500 00	25 00	50
Goodman, James, & Co.	Boston	306,474 50	2,150 40	43 01
Grant, Charles E.	Worcester	12,800 00	164 25	3 28
Jordan, Lovett, & Co.	Boston	3,800 00	56 50	1 13
		$332,124 50	$2,455 78	$49 11
NEWARK CITY INSURANCE COMPANY	Newark, N.J.			
Bacheller & Parsons	Lynn	$19,810 00	$241 28	$4 83
Fuller, W. A.	Springfield	84,150 00	1,404 87	28 10
Lockey & Dennis	Fitchburg	11,000 00	156 00	3 12
Swords, James	Boston	715,856 50	6,545 34	130 91
		$830,816 50	$8,347 49	$166 96
NEWARK FIRE INSURANCE COMPANY	Newark, N.J.			
Barton, S. R., & Co.	Webster	$8,003 00	109 34	2 19
Chaffee, J. C.	Lee	26,433 33	300 48	6 01

* From Nov. 1, 1877, to July 1, 1878. † From July 1, 1878, to Oct. 31, 1878. ‡ From May 1 to Nov. 1, 1878. § From Sept. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Christie, G. A.	Northampton	$68,575 00	$895 75	$17 91
Fowler & Kendall	Salem	17,400 00	213 10	4 26
Gould, Jesse, & Son	Chelsea	24,018 00	412 67	8 25
Howland, S. D.	Fall River	43,050 00	592 57	11 85
Judd, C. C.*	Holyoke	2,000 00	13 00	26
Lockey & Dennis	Fitchburg	35,592 00	586 44	11 73
Parker, F. C. & F. S.	Pittsfield	24,400 00	335 75	6 71
Parker, F. S.	Pittsfield	3,500 00	28 75	57
Parks, L. C.	Worcester	13,500 00	110 00	2 20
Pope, Richard	Boston	1,170,717 66	9,551 74	191 03
Selkirk, A. W.	Great Barrington	5,500 00	103 00	2 06
Van Campen, Hiram	New Bedford	24,850 00	353 25	7 06
Walden & Miller	North Adams	23,450 00	211 62	4 23
		$1,490,988 99	$13,817 46	$276 32
NIAGARA FIRE INSURANCE COMPANY	New York, N.Y.			
Appleton, Z. A.	Rockport	$17,825 00	$238 09	$4 76
Beer, Enoch H.	North Adams	20,325 00	66 50	1 33
Briggs, Andrew S.	Taunton	10,900 00	139 57	2 79
Briggs, George H.	Amesbury	46,100 00	637 03	12 74
Esty, F. M.	Framingham	16,450 00	121 76	2 44
Flagg & Tyler	North Adams	2,500 00	37 50	75
Foster, Nathaniel, jun.	Boston	2,110,521 00	10,279 15	205 58
Fowler & Kendall	Salem	90,325 00	987 52	19 75
Goodell, W. S.	Haverhill	44,825 00	485 57	9 71
Hayward, S. A., & Co.	Brockton	54,475 00	307 86	6 16
Hellyar, Samuel H.	Palmer	15,200 00	170 03	3 40
Howe, Samuel E.	Pittsfield	35,230 00	332 65	6 65

Ladd Brothers & Co.	Springfield	41,600 00	366 76	7 34
Lane, Otis	Ware	25,300 00	394 38	7 89
Leighton, Royal B.	Melrose	31,500 00	317 00	6 34
Lyons, Samuel J.	Greenfield	7,857 15	52 64	1 05
Maynard, S. B.	Marlborough	32,150 00	307 26	6 15
Meserve, Clement	Hopkinton	13,250 00	169 89	3 39
Norman, J. S.	Boston	66,735 00	635 16	12 70
Osgood & Eaton	Lowell	30,865 75	329 05	6 58
Peck & Pierce	Northampton	22,775 00	174 05	3 48
Pendergast, George H.	Boston	26,430 00	231 54	4 63
Porter, Samuel	Beverly	25,700 00	299 80	5 99
Robinson, R. B.	Westfield	51,472 00	462 96	9 26
Siggins, Thomas	Great Barrington	12,070 00	120 42	2 41
Silsbee & Pickford	Lynn	23,650 00	286 72	5 73
Slade, John P.	Fall River	73,260 00	511 59	10 23
Stannard, J. H.	Lawrence	80,600 00	638 81	12 78
Tillinghast & Alden	New Bedford	115,470 00	1,214 64	24 29
Upton, Daniel	Adams	5,000 00	45 00	90
Washburn, J. D.	Worcester	158,680 00	2,361 58	47 23
Webber, J. H.	Cambridgeport	22,050 00	243 50	4 87
		$3,331,090 90	$22,965 98	$459 30
NORTH BRITISH AND MERCANTILE INSURANCE CO.	London, Eng.			
Adams, Coleman S.	Framingham	$50,025 00	$507 25	$10 14
Barton, S. R., & Co.	Webster	119,730 00	1,243 17	24 86
Cannell, J. H.	Everett	30,225 00	359 25	7 18
Chaffee, J. C.	Lee	37,262 50	710 28	14 21
Church, H. C.	Lowell	122,025 00	1,635 20	32 70
Colby, W. R., & Co.	Salem	198,850 00	2,249 64	44 99
Collins, Thomas C.	Middleborough	25,350 00	280 39	5 61

* Agency closed November, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Crane, Wesley C.	Somerville	$209,333 00	$1,762 28	$35 25
Daggett & Richardson *	Attleborough	54,725 00	656 23	13 12
Dunham & Wilson	Pittsfield	135,503 85	1,699 09	33 98
Ferry, Lewis M.	Chicopee	27,700 00	276 15	5 52
Fisher, M. M.	Medway	115,003 33	1,413 70	28 27
Fiske, George B.	Holliston	121,260 00	1,308 81	26 18
Francis, L. M.	Hinsdale	6,000 00	84 50	1 69
Goodell, W. S.	Haverhill	167,025 00	1,567 72	31 35
Green, Darius A.	Medford	16,950 00	236 12	4 72
Hall, John T.	Plymouth	89,150 00	1,380 75	27 61
Hastings, W. B., & Co.	East Cambridge	916,153 70	9,451 37	189 03
Hellyar, Samuel H.	Palmer	27,000 00	256 75	5 13
Hobart, Caleb	Bridgewater	36,590 00	412 29	8 25
Howland, F. P., & Sons	Abington	47,575 00	432 75	8 65
Hyde, James F. C.	Newton	115,800 00	1,040 70	20 81
Johnson, R. B.	Holyoke	101,550 00	1,058 63	21 17
Ladd Brothers & Co.	Springfield	458,767 50	4,004 71	80 09
Leighton, R. B.	Melrose	161,050 00	1,535 96	30 72
Leonard & Lyman	Westfield	104,000 00	941 05	18 82
Leonard, James F.	Foxborough	12,200 00	139 50	2 79
Lockey & Dennis	Fitchburg	122,325 00	1,217 79	24 36
Lyons, Samuel J.	Greenfield	53,607 15	553 68	11 07
Merriam, C. A.	Chelsea	193,300 00	1,640 90	32 82
Parker, George G.	Milford	39,175 00	528 67	10 57
Parker, James O.	Methuen	188,705 00	1,935 89	38 72
Paul, Abram C.	Stoughton	40,900 00	491 21	9 82
Pendergast, George H.	Boston	36,000 00	255 78	5 12
Perkins, G. Henry	Hyde Park	140,755 00	1,200 79	21 02

Phillips, Elisha M.	Southbridge	84,850 00	997 73	19 95
Piper & Sawyer	Newburyport	40,500 00	540 54	10 81
Porter, B. T. H.	Woburn	63,791 00	936 81	18 74
Porter, Charles H.	Quincy	86,765 00	896 37	17 93
Porter, John W.	Boston	6,256,557 70	49,372 36	987 45
Porter, Samuel	Beverly	51,405 00	601 60	12 03
Puffer, Loring W.	Brockton	52,400 00	554 50	11 09
Richardson, H. N. & O. P.†	Attleborough	30,117 00	280 62	5 61
Robbins, Samuel P.	Warren	64,130 00	730 41	14 61
Selkirk, A. W.	Great Barrington	55,750 00	694 75	13 89
Shepard, J. M., Jr., & Co.	Fall River	608,290 00	2,660 82	53 22
Silsbee & Pickford	Lynn	96,150 00	1,239 47	24 79
Skerry, S. H., & Co.	North Brookfield	44,175 00	560 21	11 20
Sprague, Phineas	Malden	52,200 00	560 50	11 21
Stevens, Charles G., & Son	Clinton	50,260 00	722 03	14 44
Stratton, Daniel W.	Hudson	16,850 00	212 33	4 25
Taylor, George W.	Lexington	19,300 00	264 76	5 30
Tillinghast & Alden	New Bedford	351,945 00	3,226 01	64 52
Tilton, W. A.	Ashland	2,000 00	11 45	23
Toppan, R. W.	Boston	315,070 00	2,922 32	58 45
Underhay, John	Holbrook	18,200 00	245 80	4 92
Underwood, George E.	Ayer	149,720 50	1,906 03	38 12
Upton, Daniel	Adams	24,500 00	245 35	4 91
Walker, Oliver	Northampton	141,800 00	1,118 00	22 36
Washburn, J. D.	Worcester	642,508 00	7,827 17	156 54
Wetherbee & Nutter	Brighton	58,670 00	863 14	17 26
Whitaker, C. F., & Co.	North Adams	80,076 00	836 49	16 73
Whitney, E. C.	Marlborough	49,200 00	561 07	11 22
Williams, S. A.	Taunton	192,982 00	2,261 94	45 24
		$14,051,733 23	128,319 53	2,566 36

* From Nov. 1, 1877, to May 1, 1878.

† From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NORTH GERMAN INSURANCE COMPANY	Hamburg, Ger.			
Freeman & Vinton	Boston	$949,607 00	$6,194 47	$123 89
Kendall, George E.*	Worcester	30,965 00	552 48	11 05
		$980,572 00	$6,746 95	$134 94
NORTHERN ASSURANCE CO.	London, Eng.			
Alden, Jared F.	Middleborough	$9,875 00	$141 75	$2 83
Allison, Henry	Fitchburg	21,787 50	253 16	5 06
Ballard, E. O.	Marlborough	23,625 00	357 31½	7 15
Bird, H.	Cambridge	46,088 00	400 13	8 00
Conn, George H.	Woburn	44,882 50	606 02½	12 12
Edwards, J., & Co.	Lawrence	40,240 00	540 58	10 81
Gifford, S. S.	Provincetown	4,500 00	56 87	1 13
Goodell, W. S.	Haverhill	60,890 00	469 17½	9 38
Grinnell, L., & Son	New Bedford	57,233 33	406 16	8 12
Holmes, J. W.	Springfield	138,912 50	1,215 03	24 30
Otis, George	Yarmouthport	12,800 00	159 65	3 19
Paige, John C.	Boston	2,208,014 94	15,603 57	312 07
Peck, Benjamin W.	Holyoke	9,900 00	100 00	2 00
Serrat, William D.	Melrose	10,210 00	98 62	1 97
Tapley, Charles	Peabody	41,150 00	529 85	10 60
Whitaker, C. F.	North Adams	3,450 00	34 50	69
Whitaker, C. F., & Co.	North Adams	28,500 00	292 57	5 85
Wright, Frank H.	Great Barrington	1,300 00	30 50	61
		$2,763,358 77	$21,295 45½	$425 88

NORTHERN INSURANCE COMPANY	Watertown, N.Y.			
Almy, Charles	New Bedford	$52,250 00	$681 17	$13 62
Dunham & Wilson	Pittsfield	1,500 00	30 37	60
Goodman, James, & Co.	Boston	510,147 50	4,588 25	91 76
Hastings, W. B., & Co.	East Cambridge	34,525 00	762 54	15 25
Holman, Silas	Fitchburg	11,750 00	159 75	3 19
Munroe, A. C.	Worcester	46,000 00	528 95	10 57
Peck & Pierce	Northampton	48,500 00	497 93	9 96
Potter, Arnold G.	North Adams	13,300 00	93 53	1 87
Remington, J. A.	Fall River	53,800 00	580 50	11 61
Robinson, R. B.	Westfield	3,500 00	77 50	1 55
Ryder, Austin G.	Taunton	1,750 00	48 50	97
Silsbee & Pickford	Lynn	44,100 00	717 00	14 34
Warriner, S. C.	Springfield	22,500 00	289 95	5 80
		$843,622 50	$9,055 94	$181 09
NORTH-WESTERN NATIONAL INSURANCE CO.	Milwaukee, Wis.			
Chapin, A. W., & Co.	Springfield	$12,850 00	$175 31	$3 51
Chapin, E. D.	Springfield	36,300 00	422 57	8 45
Church, H. C.	Lowell	12,500 00	237 83	4 76
Gilman, F. L.	New Bedford	4,500 00	77 50	1 55
Vinton, Hammond, Fire	Boston	1,111,175 00	7,186 52	143 73
Vinton, Hammond, Marine	Boston	849,125 00	5,743 52	114 87
		$2,026,450 00	$13,843 25	$276 87
ORIENT INSURANCE COMPANY	Hartford, Conn.			
Alden, Jared F.	Middleborough	$22,133 00	$305 50	$6 11
Briggs, George H.	Amesbury	34,325 00	726 76	14 53
Brown, Henry A.	Salem	66,685 00	674 87	13 50
Carter, C. W.	Quincy	18,860 00	221 00	4 42

* From July 1, 1878, to Oct. 31, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Christie, G. A.	Northampton	$43,125 00	$509 84	$10 20
Currier, Aug. N.	Worcester	83,712 00	816 17	16 32
Daggett & Richardson*	Attleborough	20,050 00	305 72	6 11
Dutcher, H., & Co.	Sheffield	6,000 00	9 41	19
Edwards, John, & Co.	Lawrence	65,555 00	733 20	14 66
Ferry & White	Chicopee	14,350 00	166 88	3 33
Goodell, W. S.†	Haverhill	2,000 00	10 55	21
Hall, John T.	Plymouth	12,850 00	237 09	4 74
Howland, S. D.	Fall River	163,100 00	1,837 27	36 75
Hunt, George F.	Lowell	27,050 00	305 44	6 11
Johnson, Waldo	Webster	17,350 00	267 63	5 35
Johnson, William F.	Lynn	51,400 00	618 70	12 37
Kellogg, Samuel A.	Westfield	3,450 00	46 50	93
Leonard & Lyman	Westfield	12,000 00	153 52	3 07
Lockey & Dennis	Fitchburg	39,250 00	489 81	9 80
Mather, Benjamin F., Jr.	Williamstown	18,200 00	201 00	4,02
Medcalf, William	Ware	25,780 00	299 91	6 00
Munn, John B.	Holyoke	43,575 00	433 82	8 68
Packard, S. Franklin	Brockton	29,300 00	249 46	4 99
Paige, John C.	Boston	1,436,649 23	14,325 64	286 51
Parker, George G.	Milford	30,800 00	376 47	7 53
Phillips, Elisha M.	Southbridge	37,835 00	446 49	8 93
Porter, Samuel	Beverly	22,400 00	288 30	5 76
Reed, E. M.	Mansfield	47,150 00	679 25	13 58
Richardson, H. N. & O. P.‡	Attleborough	21,400 00	252 09	5 04
Shattuck, John N.	Natick	100,250 00	1,067 25	21 34
Stone, Emerson	Spencer	2,000 00	22 00	44
Underwood, George E.	Ayer	87,350 00	1,039 25	20 78

Van Campen, Hiram	New Bedford	49,550 00	935 42	18 71
Warriner, S. C.	Springfield	25,960 00	313 72	6 27
Whitney. E. C.	Marlborough	16,325 00	150 88	3 02
		$2,697,769 23	$29,516 81	$590 30
Orient Mutual Insurance Company	New York, N.Y.			
Cook, Samuel H.	New Bedford	$145,022 00	$27,587 84	$551 76
Foster & Scull	Boston	326,819 00	4,657 64	93 15
		$471,841 00	$32,245 48	$644 91
Pacific Fire Insurance Company	New York, N.Y.			
Brewer, Cyrus	Boston	$1,956,082 00	$13,699 18	$273 98
Pacific Mutual Insurance Company	New York, N.Y.			
Endicott & Macomber §	Boston	$368,882 00	$6,245 34	$124 91
Hovey & Fenno	Boston	5,739,805 00	65,285 00	1,305 70
Phelps, Franklin S.	Boston	495,499 00	6,906 40	138 13
		$6,604,186 00	$78,436 74	$1,568 74
Park Fire Insurance Company	New York, N.Y.			
Westgate, J. E., & Son	Boston	$236,300 00	$1,193 36	$23 87
Pennsylvania Fire Insurance Company	Philadelphia, Penn.			
Abbott, H. E.	Brookline	$17,450 00	$301 50	$9 04
Adams, Coleman S.	Framingham	51,709 00	676 84	20 31
Appleton, Z. A.	Rockport	27,300 00	329 59	9 89
Ballard, E. O.	Marlborough	35,850 00	489 72	14 69
Barney, Matthew	Nantucket	30,550 00	523 49	15 70
Barton, S. R , & Co.	Webster	50,225 00	741 82	22 25
Bicknell, Zechariah L.	East Weymouth	12,230 00	147 26	4 41

* From Nov. 1, 1877, to May 1, 1878. † Agency resigned July 11, 1878. ‡ From May 1, 1878, to Nov. 1, 1878. § From Oct. 12, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bird, H.	Cambridge	$252,863 00	$3,116 19	$93 49
Brewer, Cyrus	Boston	11,000 00	113 50	3 40
Briggs, Andrew S.	Taunton	54,623 00	801 54	24 05
Brown, Benjamin F.	Charlestown	108,825 00	1,159 53	34 79
Carter, B. F., & Co.	Newburyport	31,972 00	537 84	16 14
Conn, George H.	Woburn	187,083 00	2,109 38	63 28
Cook, Samuel H.	New Bedford	143,160 00	2,108 98	63 27
Currier, Aug. N.	Worcester	270,777 00	3,270 72	98 12
Edwards, J., & Co.	Lawrence	127,395 00	1,653 96	49 62
Fisher, Fred L.	Medway	36,875 00	521 00	15 63
Fiske, George B.	Holliston	23,950 00	325 65	9 77
Forbush, James M.	Natick	36,100 00	472 22	14 17
Foster & Scull	Boston	2,730,645 68	23,359 03	700 77
Frankle, Jones	Haverhill	88,475 00	1,086 50	32 59
Gordon, William R.	Beverly	55,150 00	646 75	19 40
Gould, Jesse, & Son	Chelsea	100,079 30	1,241 11	37 23
Green, Darius A.	Medford	15,950 00	200 63	6 02
Hall, John T.	Plymouth	37,800 00	577 75	17 33
Hartshorne, Charles F.	Wakefield	25,600 00	373 43	11 20
Hayward, S. A., & Co.	Brockton	105,700 00	1,334 64	40 04
Holbrook, Leander	Milford	12,600 00	236 50	7 09
Jennings, Albert	Wellesley	22,850 00	319 38	9 58
Jewett, Charles E.	Georgetown	5,650 00	87 50	2 63
Johnson, R. B.	Holyoke	46,450 00	598 10	17 94
Liffler, Charles	Boston Highlands	153,233 00	1,680 78	50 42
Lockey & Dennis	Fitchburg	100,900 00	1,406 59	42 20
Northey, William	Salem	109,419 00	989 29	29 68
Pease, Joseph T.	Edgartown	12,400 00	184 10	5 52

Phillips, Elisha M.	Southbridge	29,500 00	403 25	12 10
Puffer, H. M.	Shelburne Falls	2,000 00	60 00	1 80
Rice, Henry	North Attleborough	21,650 00	308 94	9 27
Skerry, S. H., & Co.	North Brookfield	42,961 00	650 34	19 51
Slade, John P.	Fall River	94,134 00	1,205 05	36 15
Stacy, S. A., & Son	Gloucester	62,450 00	947 07	28 41
Stevenson & Dutton	Pittsfield	37,088 00	601 37	18 04
Stevenson, J. M.	Pittsfield	13,600 00	189 50	5 68
Stratton, Daniel W.	Hudson	28,200 00	356 65	10 69
Tapley, Charles	Peabody	92,808 00	1,259 83	37 79
Thompson & Reed	Waltham	16,200 00	187 25	5 62
Tucke, E. M.	Lowell	42,099 00	506 90	15 21
Walker, Oliver	Northampton	59,200 00	401 14	12 03
Wetherbee & Nutter	Brighton	43,109 00	583 27	17 50
Whitaker, C. F.	North Adams	6,720 00	86 10	2 58
Whitaker, C. F., & Co.	North Adams	83,756 00	1,040 65	31 22
Whitmore, James C.	East Boston	140,850 00	1,774 49	53 23
Williams, G. D.	Greenfield	44,163 00	455 36	13 66
		$5,993,326 98	$64,739 97	$1,942 15
People's Insurance Company	Newark, N.J.			
Chaffee, J. C.	Lee	$3,800 00	$67 50	$1 35
Cornish, Ivory S.	New Bedford	43,300 00	461 86	9 24
Cotton, James M.	Fall River	17,675 00	194 50	3 89
Daniels, George P.	Salem	30,693 34	537 97	10 75
D'Evelyn & Gillard	Lowell	32,955 00	357 28	7 14
Eddy, Peleg E.	Boston	1,006,095 00	10,887 62	217 75
Foote, William H.	Westfield	20,325 00	239 81	4 80
Johnson, William F.	Lynn	32,000 00	346 26	6 93
Judd, C. C.	Holyoke	96,110 00	952 44	19 05
Norwood, John K.	Lawrence	23,550 00	500 50	10 01

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Remington, J. A.	Fall River	$14,300 00	$232 25	$4 64
Selkirk, A. W.	Great Barrington	7,000 00	93 13	1 86
Tracy, Carlos C.	Northampton	49,860 00	440 03	8 80
Tucke, E M.	Lowell	17,001 00	217 76	4 36
Walden & Miller	North Adams	43,146 00	549 85	11 00
Warriner, S. C.	Springfield	139,418 00	1,668 99	33 38
		$1,577,228 34	$17,747 75	$354 95
PEOPLE'S FIRE INSURANCE COMPANY	Trenton, N.J.			
Burge, Lorenzo	Boston	$1,607,451 16	$11,398 33	$227 97
Bush, A. L.	Westfield	58,575 00	592 24	11 84
Cardell, E. L., & Co.	Lowell	127,837 00	1,572 50	31 45
Cornish, Ivory S.	New Bedford	58,575 00	717 66	14 35
Greene, William S.	Fall River	59,360 00	668 36	13 37
Johnson, William F.	Lynn	23,450 00	355 05	7 10
Judd & Gray	Springfield	86,125 00	752 91	15 06
Judd, Charles C.	Holyoke	84,795 00	802 84	16 06
Lincoln, Charles S.	Warren	42,196 00	514 56	10 28
Norwood, John K.	Lawrence	31,925 00	496 41	9 92
Parks, L. C.	Worcester	49,238 17	487 50	9 75
		$2,229,527 33	$18,358 36	$367 15
PHENIX INSURANCE COMPANY	Brooklyn, N.Y.			
Adams, Joseph S.	Framingham	$3,735 00	$39 40	$0 79
Allison, Henry	Fitchburg	71,038 00	675 48	13 51
Barton, S. R., & Co.	Webster	77,705 00	695 47	13 91
Bird, H.	Cambridge	105,085 00	1,171 01	23 42
Brown, H. A.*	Salem	86,276 00	790 26	15 81

Carter, B. F., & Co.	Newburyport	31,800 00	331 75	6 63
Chapin & Williams	Greenfield	58,183 33	483 39	9 67
Chapin, A. W., & Co.	Springfield	19,675 00	284 18	5 68
Chapin, E. D.	Springfield	36,850 00	315 62	6 31
Cook, Samuel H.	New Bedford	138,650 00	1,548 53	30 97
Cotton, James M.	Fall River	12,500 00	131 25	2 62
Cushman, James M.	Taunton	37,550 00	439 77	8 80
Daggett & Richardson †	Attleborough	30,275 00	374 81	7 49
Dutcher, H., & Co.	Sheffield	18,075 00	199 24	3 98
Faunce, Sewall A.	Boston	6,045,926 00	40,499 00	809 98
Fiske, George B.	Holliston	8,700 00	73 75	1 47
Flagg & Tyler	North Adams	58,200 00	435 17	8 70
Follansbee, H. L.	Gloucester	73,600 00	944 47	18 89
Frankle, Jones	Haverhill	130,410 00	1,326 73	26 53
Gregerson, George W. (Marine)	Boston	7,445,351 00	36,410 26	728 21
Higley, George T.	Ashland	17,950 00	146 97	2 94
Hyde, James F. C.	Newton	22,600 00	253 50	5 07
Jewett, Charles E.	Georgetown	7,250 00	114 50	2 29
Lincoln, William, & Co.	Warren	54,386 00	590 53	11 81
Macintire, S. A.	Salem	31,500 00	453 00	9 06
Norwood, J. K.	Lawrence	104,350 00	1,457 22	29 14
Parker, George G.	Milford	7,400 00	77 10	1 54
Porter, Samuel	Beverly	41,850 00	431 43	8 62
Richards, Elias	Weymouth	41,100 00	519 51	10 39
Richardson, H. N. & O. P.‡	Attleborough	32,655 00	314 14	6 28
Robinson, R. B.	Westfield	45,515 00	397 49	7 95
Root, A. B.	Pittsfield	24,800 00	268 75	5 37
Root, A. B., & Co.	Pittsfield	47,031 08	455 29	9 10
Silsbee & Pickford	Lynn	196,050 00	2,583 49	51 66
Tapley, Charles	Peabody	111,145 00	1,269 01	25 38

* From Feb. 1, 1878.

† From Nov. 1, 1877, to May 1, 1878.

‡ From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Tucke, E. M.	Lowell	$141,500 00	$1,652 71	$33 05
Underwood, Porter	Holyoke	36,200 00	382 62	7 65
Walker, Oliver	Northampton	59,100 00	330 83	6 62
Washburn, J. D.	Worcester	163,504 40	2,095 93	41 92
Wetherbee & Nutter	Brighton	31,100 00	433 69	8 67
		$15,706,570 81	$101,397 25	$2,027 88
PHILADELPHIA FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Chadwick, A. C.*	Lawrence	$12,200 00	$142 00	$4 26
Coburn, Charles	Lowell	2,500 00	25 00	75
Fuller, W. A.	Springfield	15,550 00	481 95	14 46
		$30,250 00	$648 95	$19 47
PHŒNIX INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$11,485 00	$169 37	$3 39
Andrus, F. O.	Sheffield	76,450 00	868 51	17 37
Ballard, E. O.	Marlborough	22,310 00	234 26	4 69
Barrett, Richard F.	Concord	13,650 00	180 48	3 61
Barrows, Roswell S.	Jamaica Plain	221,425 00	2,132 68	42 65
Bird, H.	Cambridge	79,508 00	834 45	16 69
Boyden, Warren	Walpole	1,000 00	32 50	65
Bradway, M., & Son	Monson	8,400 00	100 25	2 00
Briggs, George H.	Amesbury	29,850 00	467 35	9 35
Church, H. C.	Lowell	207,443 00	2,846 88	56 94
Clapp, Lafayette	Easthampton	42,505 00	489 56	9 79
Cook, Samuel H.	New Bedford	129,825 00	1,511 91	30 24
Corkins, Charles R.	Charlestown	69,440 00	629 78	12 60
Daggett & Richardson †	Attleborough	28,025 00	368 43	7 37

Dunham & Wilson	Pittsfield	151,079 52	1,668 98	33 37
Farnsworth, Ezra S.	Newtonville	68,775 00	592 65	11 85
Fisher, Milton M.	Medway	71,800 00	1,196 45	23 93
Fisk, Charles B.	Palmer	3,000 00	30 00	60
Fiske, George B.	Holliston	62,950 00	630 36	12 60
Flagg & Tyler	North Adams	69,900 00	965 19	19 30
Forbush, James M.	Natick	24,650 00	300 83	6 01
Goodell, W. S.	Haverhill	108,745 00	1,242 99	24 86
Gould, Jesse, & Son	Chelsea	42,641 00	496 49	9 93
Guild, Francis	Dedham	32,770 00	377 93	7 56
Harding, W. B.	South Boston	48,502 00	518 79	10 38
Hayward, S. A., & Co.	Brockton	137,075 00	1,565 40	31 31
Hobart, Seth L.	Hingham	4,700 00	70 00	1 40
Hollis & Snow	Boston	2,004,411 00	14,825 67	296 51
Howland, F. P., & Sons	Abington	32,700 00	417 77	8 36
Hunt & Hamilton	Athol	11,175 00	204 25	4 08
Hunt Brothers	Athol	46,575 00	609 75	12 19
Johnson, R. B.	Holyoke	65,800 00	562 75	11 25
Kennedy, Thomas C.	East Boston	69,170 00	692 94	13 86
Leonard & Lyman	Westfield	98,030 00	1,225 31	24 51
Liffler, Charles	Boston Highlands	130,458 00	1,369 60	27 39
Merrill, E. S.	Winchendon	27,331 67	275 58	5 51
Meserve, Clement	Hopkinton	18,750 00	248 50	4 97
Morris, E. F.	Monson	36,650 00	322 17	6 44
Northey, William	Salem	242,288 00	1,901 07	38 02
Peck & Pierce	Northampton	198,300 00	1,657 81	33 16
Phillips, Elisha M.	Southbridge	66,066 00	722 34	14 45
Piper & Sawyer	Newburyport	12,250 00	149 20	2 98
Porter, Charles H.	Quincy	26,590 00	279 83	5 60
Porter, Samuel	Beverly	34,950 00	397 58	7 95

* To Dec. 6, 1878.

† From Nov. 1, 1877, to May 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Rice, Charles W.	Springfield	$91,925 00	$985 33	$19 70
Richards, Elias	Weymouth	20,275 00	200 01	4 00
Richardson, H. N. & O. P.*	Attleborough	18,650 00	266 63	5 33
Shepard, J. M., Jr., & Co.	Fall River	257,855 00	1,932 72	38 65
Siggins, Thomas	Great Barrington	5,200 00	96 74	1 93
Silsbee & Pickford	Lynn	165,875 00	2,301 77	46 03
Stacy, S. A., & Son	Gloucester	149,750 00	1,879 76	37 60
Stevens, C. G., & Son	Clinton	21,424 00	318 85	6 38
Swan, Albert D.	Lawrence	132,575 00	1,687 34	33 75
Terry, Henry B.	Hyde Park	3,550 00	28 00	56
Upton & Willis	Fitchburg	27,603 00	319 00	6 38
Washburn, J. D.	Worcester	360,804 00	5,153 30	103 07
Westgate, H. H.	Melrose	133,600 00	1,161 90	23 24
White, Luther	Chicopee	62,700 00	598 81	11 97
Williams, Gorham D.	Greenfield	88,047 50	946 41	18 93
Williams, S. A.	Taunton	304,416 00	3,757 85	75 16
		$6,733,647 69	$68,019 01	$1,360 35
PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA	Philadelphia, Penn.			
Chapin, Charles M.	Hyde Park	$104,325 00	$1,093 55	$32 81
Church, H. C.	Lowell	154,537 50	2,041 31	61 24
Clark, W. E.	Framingham	36,310 00	473 30	14 20
Conn, George H.	Woburn	102,999 00	1,161 33	34 84
Currier, Aug. N.	Worcester	409,542 00	4,560 92	136 83
Denny, Charles A.	Leicester	59,170 84	801 78	24 05
Fisher, M. M.	Medway	27,350 00	395 63	11 87
Flagg & Tyler	North Adams	50,150 00	630 87	18 93

Foster & Scull (Fire)	Boston	5,843,678 62	49,976 57	1,499 30
Foster & Scull (Marine)	Boston	43,464,104 00	343,535 19	10,306 60
Gardner & Hellyar	Palmer	29,125 00	290 00	8 70
Gillman, F. L.	New Bedford	239,574 00	2,913 52	87 41
Goodell, W. S.	Haverhill	145,245 00	1,527 42	45 82
Gould, Jesse, & Son	Chelsea	103,592 50	1,229 20	36 87
Hall, John T.	Plymouth	70,376 00	927 57	27 83
Hastings, W. B., & Co.	East Cambridge	876,187 49	11,058 39	331 75
Hayward, S. A., & Co.	Brockton	236,875 00	2,510 65	75 32
Holmes, J. W.	Springfield	439,674 00	3,873 92	116 22
Hunt & Hamilton	Athol	9,700 00	193 78	5 81
Hunt Brothers	Athol	51,522 00	658 31	19 75
Johnson, R. B.	Holyoke	142,600 00	1,501 87	45 06
Johnson, Waldo	Webster	26,100 00	320 38	9 61
Leighton, Royal B.	Melrose	106,475 00	912 76	27 38
Lyons, Samuel J.	Greenfield	79,233 90	727 61	21 83
Northey, William	Salem	272,345 50	2,455 13	73 65
Otis, George	Yarmouthport	23,950 00	268 42	8 05
Parker, George G.	Milford	48,100 00	601 89	18 06
Paul, Abram C.	Stoughton	17,850 00	223 50	6 70
Peck & Pierce	Northampton	337,135 00	3,397 87	101 94
Piper & Sawyer	Newburyport	300,900 00	3,620 52	108 62
Porter, Samuel	Beverly	46,950 00	519 35	15 58
Read, E. R., Jr.	Attleborough	12,450 00	139 57	4 19
Richards, Elias	Weymouth	43,350 00	409 15	12 27
Selkirk, A. W.	Great Barrington	10,200 00	171 13	5 13
Silsbee & Pickford	Lynn	182,175 00	1,986 73	59 60
Skerry, S. H., & Co.	North Brookfield	49,225 00	767 91	23 04
Slade, John P.	Fall River	117,185 00	1,067 23	32 02
Stacy, S. A., & Son	Gloucester	144,150 00	1,705 96	51 18

* From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stevenson & Dutton	Pittsfield	$75,278 00	$910 73	$27 32
Stevenson, J. M.	Pittsfield	52,302 00	697 92	20 94
Swan, Albert D.	Lawrence	123,600 00	1,331 15	39 93
Tillinghast & Alden	New Bedford	18,750 00	241 65	7 25
Upton & Willis	Fitchburg	61,333 00	704 24	21 13
Viles, Daniel F.	Waltham	52,825 00	586 93	17 60
Whitney, E. C.	Marlborough	186,925 00	1,862 37	55 87
Williams, S. A.	Taunton	135,027 00	1,826 64	54 80
		$55,120,452 35	$458,811 82	$13,764 36
PRESIDENT AND DIRECTORS GERMAN FIRE INSURANCE COMPANY	Baltimore, Md.			
Dix, George L.	Boston	$202,836 00	$1,976 16	$39 52
PROVIDENCE WASHINGTON INSURANCE COMPANY,	Providence, R.I.			
Barton, S. R., & Co.	Webster	$13,605 00	$232 16	$4 64
Brewer, Cyrus	Boston	2,516,320 45	24,394 19	487 88
Drew, Charles W.	Lowell	44,733 00	439 76	8 80
Eldred, E., & Co.	Worcester	246,680 00	2,315 79	46 32
Greene, William S.	Fall River	113,725 00	1,209 62	24 19
Grinnell, Lawrence	New Bedford	133,800 00	1,205 58	24 11
Macy, George W.	Nantucket	13,800 00	196 25	3 92
Nickerson, Lewis	Provincetown	7,125 00	146 75	2 93
Parsons, Olive T.	East Douglas	3,750 00	56 25	1 12
Swain, Joseph B.	Nantucket	25,800 00	214 83	4 30
Williams, S. A.	Taunton	286,550 00	1,592 90	31 86
		$3,405,888 45	$32,004 08	$640 07

QUEEN INSURANCE COMPANY	Liverpool, Eng.			
Brainard, J. C.	Amherst	$52,450 00	$521 20	$10 42
Church, H. C.	Lowell	148,357 00	1,905 25	38 10
Conn, George H.	Woburn	249,552 00	2,754 49	55 09
Danforth, William S.	Plymouth	10,200 00	88 70	1 77
Dunham & Wilson	Pittsfield	286,078 34	3,614 28	72 28
Edwards, J., & Co.	Lawrence	239,865 00	2,696 64	53 93
Flagg & Tyler	North Adams	137,570 00	1,561 44	31 23
Fullerton, C. D.	Brockton	23,900 00	252 75	5 05
Goodell, W. S.	Haverhill	176,100 00	1,948 36	38 97
Hastings, W. B., & Co.	East Cambridge	260,022 00	3,106 24	62 12
Hulbert, Amos G.	Lee	13,500 00	252 50	5 05
Johnson, William F.	Lynn	283,250 00	3,261 91	65 24
Jordan & Co.	Weymouth	23,800 00	376 00	7 52
Judd, C. C.	Holyoke	150,550 00	1,308 70	26 17
Lincoln, William, & Co.	Warren	538,613 00	5,715 85	114 32
Mercer & Whittemore	Boston	3,752,107 59	26,440 09	528 80
Munroe, A C.	Worcester	756,923 00	6,584 90	131 69
Nichols, Charles S., & Co.	Salem	331,015 00	4,760 06	95 20
Parker, George G.	Milford	46,600 00	478 19	9 56
Pynchon, Joseph C.	Springfield	576,529 00	6,626 96	132 54
Shepard, J. M., Jr., & Co.	Fall River	591,805 00	4,274 84	85 50
Tillinghast & Alden	New Bedford	253,160 00	3,336 73	66 73
Upton, Daniel	Adams	75,880 00	803 66	16 07
Walker, Oliver	Northampton	122,697 00	1,208 46	24 16
Williams, S. A.	Taunton	221,276 00	2,707 09	54 14
		$9,321,799 93	$86,585 29	$1,731 65
READING FIRE INSURANCE COMPANY	Reading, Penn.			
Porter, John W.	Boston	$28,075 00	$314 09	$9 42

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Relief Fire Insurance Company	New York, N.Y.			
Clark & Babb	Boston	$863,586 66	$6,726 13	$134 52
Resolute Fire Insurance Company	New York, N.Y.			
Bacheller & Parsons	Lynn	$17,133 33⅓	$244 66⅔	$4 89
Grant, Charles E.	Worcester	9,700 00	162 58⅓	3 25
Holmes, J. W.	Springfield	41,012 50	363 95	7 28
Lincoln, William, & Co.	Warren	35,534 33⅓	329 02½	6 58
Plimpton, M. F.	Fitchburg	5,333 00	72 50	1 45
Sawyer & Blake	Boston	–	211 86	4 23
Swords, James	Boston	95,096 66⅔	657 70⅓	13 15
		$203,809 83⅓	$2,042 28⅔	$40 83
Ridgewood Insurance Company	Brooklyn, N.Y.			
Jordan, Lovett, & Co.	Boston	$544,670 00	$2,784 71	$55 69
Rochester German Insurance Company	Rochester, N.Y.			
Adams, Edward F.	Haverhill	$36,632 00	$333 70	$6 67
Bacheller & Parsons	Lynn	35,450 00	440 85	8 82
Brainard, J. C.	Amherst	59,650 00	709 40	14 19
Christie, G. A.	Northampton	37,150 00	399 37	7 99
Clark, W. E.	Framingham	58,410 00	658 28	13 17
Daniels, George P.	Salem	67,283 33	865 43	17 30
Darling, H. E.	Boston	779,926 96	7,689 98	153 80
Flagg & Tyler	North Adams	27,860 00	269 77	5 40
Fuller, W. A.	Springfield	152,750 00	1,727 12	34 54
Howland, S. D.	Fall River	170,202 25	1,793 73	35 87
Judd, Charles C.*	Holyoke	31,960 00	285 08	5 70

Kellogg, Samuel A.	Westfield	41,000 00	400 00	8 00
Kilbride, J J.	Lawrence	119,400 00	1,175 54	23 51
Parker, F. C. & F. S.	Pittsfield	23,746 12	298 24	5 96
Parks, L. C.	Worcester	64,310 00	700 93	14 02
Tucke, E. M.	Lowell	59,155 00	807 25	16 14
Wood, Benjamin L., Jr.	Taunton	28,218 00	382 96	7 66
		$1,793,103 66	$18,937 63	$378 74
ROGER WILLIAMS INSURANCE COMPANY	Providence, R.I.			
Barton, S. R., & Co.	Webster	$51,485 00	$902 78	$18 06
Chaffee, J. C.	Lee	41,050 00	733 03	14 66
Daggett & Richardson †	Attleborough	15,400 00	272 75	5 45
Danforth, William S.	Plymouth	14,533 00	147 74	2 95
Dunham & Wilson	Pittsfield	33,902 93	574 00	11 48
Fitch & Kendall ‡	Worcester	19,450 00	452 18	9 04
Hodges, Charles W.	Foxborough	4,900 00	67 25	1 34
Johnson, R. B.	Holyoke	25,007 00	298 86	5 98
Kendall, George E.§	Worcester	19,965 00	437 65	8 75
Lawton, Asa S., & Co.	Fitchburg	14,850 00	162 65	3 25
Lincoln, William, & Co.	Warren	65,038 00	1,076 64	21 53
Merriam, C. A.	Chelsea	72,632 00	790 57	15 81
Paige, I. Henry	Lowell	105,108 00	1,262 60	25 25
Parker, George G.	Milford	25,225 00	348 83	6 98
Phelps, Franklin S.	Boston	882,541 00	10,292 71	205 85
Potter, Arnold G.	North Adams	3,450 00	37 00	74
Puffer, Loring W.	Brockton	41,350 00	471 50	9 43
Remington, J. A.	Fall River	101,733 33	1,321 63	26 43
Richardson, H. N. & O. P.‖	Attleborough	19,700 00	237 35	4 75
Robinson, R. B.	Westfield	19,817 00	353 88	7 08

* Agency closed March, 1878. † From Nov. 1, 1877, to May 1, 1878. ‡ From Nov. 1, 1877, to July 1, 1878. § From July 1, 1878, to Oct. 31, 1878.
‖ From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Tillinghast & Alden	New Bedford	$27,800 00	$327 10	$6 54
Warriner, S. C.	Springfield	190,907 00	2,606 77	52 14
Weston & Fogg	Danvers	5,050 00	74 00	1 48
Wood, B. L.	Taunton	56,216 00	922 74	18 45
		$1,857,110 26	$24,172 21	$483 42
ROYAL INSURANCE COMPANY	Liverpool, Eng.			
Abbott, H. E.	Brookline	$123,250 00	$1,664 56	$33 29
Adams, Coleman S.	Framingham	113.759 00	1,384 72	27 69
Baker, Henry N.	Newtonville	54,850 00	503 39	10 06
Ballard, E. O.	Marlborough	46,250 00	671 28	13 43
Barton, S. R., & Co.	Webster	93,217 00	1,384 58	27 69
Bicknell, Zechariah L.	East Weymouth	55,420 00	647 12	12 94
Bird, H.	Cambridge	1,066,860 00	10,878 68	217 57
Brewer, Cyrus	Boston	64,200 00	781 13	15 62
Briggs, Andrew S.	Taunton	166,885 00	2,132 37	42 65
Brown, Benjamin F.	Charlestown	332,100 00	3,263 69	65 27
Carter, B. F., & Co.	Newburyport	141,655 00	1,747 98	34 96
Chapin, Charles M.	Hyde Park	82,000 00	999 45	19 99
Conn, George H.	Woburn	221,194 00	2,576 65	51 53
Currier, Aug. N.	Worcester	394,676 00	4,511 00	90 22
Denny, C. A.	Leicester	7,000 00	122 50	2 45
Dudley, E. M.	West Roxbury	18,214 00	233 21	4 66
Edwards, John, & Co.	Lawrence	399,550 00	4,499 84	90 00
Fisher, Fred L.	Medway	90,975 00	1,109 30	22 19
Fiske, George B.	Holliston	67,560 00	818 52	16 37
Forbush, James M.	Natick	108,675 00	1,410 17	28 20
Foster & Scull	Boston	9,748,287 78	84,827 21	1,696 54

Frankle, Jones	Haverhill	173,625 00	2,070 93	41 42
Gordon, William R.	Beverly	68,000 00	874 47	17 49
Gould, Jesse, & Son	Chelsea	433,634 30	4,553 39	91 06
Green, Darius A.	Medford	42,575 00	638 00	12 76
Grinnell, Lawrence	New Bedford	316,655 00	3,351 16	67 02
Hartshorne, Charles F.	Wakefield	32,500 00	350 12	7 00
Hayward, S. A., & Co.	Brockton	256,400 00	3,445 38	68 91
Holbrook, Leander	Milford	19,050 00	227 25	4 54
Hunt Brothers	Athol	48,333 33	895 33	17 91
Hunt & Hamilton	Athol	9,800 00	186 62	3 73
Jennings, Albert	Wellesley	86,425 00	1,102 27	22 04
Johnson, R. B.	Holyoke	134,450 00	1,456 54	29 13
Leonard & Lyman	Westfield	48,825 00	655 70	13 11
Liffler, Charles	Boston Highlands	313,006 00	3,395 83	67 92
Lockey & Dennis	Fitchburg	217,987 00	2,728 13	54 56
Northey, William	Salem	393,474 00	3,397 38	67 95
Pease, Joseph T.	Edgartown	54,925 00	884 36	17 69
Phillips, Elisha M.	Southbridge	68,775 00	962 37	19 25
Porter, Charles H.	Quincy	76,626 00	878 56	17 57
Puffer, H. M.	Shelburne Falls	13,200 00	130 00	2 60
Rice, Henry	North Attleborough	42,375 00	677 50	13 55
Skerry, S. H., & Co.	North Brookfield	58,100 00	1,140 82	22 82
Slade, John P.	Fall River	200,800 00	2,415 48	48 31
Stacy, S. A., & Son	Gloucester	123,200 00	1,764 78	35 30
Stevens, C. G., & Son	Clinton	36,738 00	604 21	12 08
Stevenson & Dutton	Pittsfield	119,613 00	1,426 98	28 54
Stevenson, J. M.	Pittsfield	29,425 00	351 50	7 03
Stone, Josiah F.	Winchester	33,100 00	422 03	8 44
Stratton, Daniel W.	Hudson	68,325 00	736 45	14 73
Tapley, Charles	Peabody	141,208 00	1,770 12	35 40
Thompson & Read	Waltham	142,668 00	1,415 82	28 32

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Tucke, E. M.	Lowell	$80,850 00	$977 55	$19 55
Walker, Oliver	Northampton	133,947 22	1,072 39	21 45
Westgate, H. H.	Boston	126,025 00	848 56	16 97
Wetherbee & Nutter	Brighton	202,375 00	2,874 16	57 48
Whitaker, C. F.	North Adams	30,220 00	400 65	8 01
Whitaker, C. F., & Co.	North Adams	251,429 00	2,905 49	58 11
Whitmore, J. C.	East Boston	470,838 00	5,004 43	100 09
Williams, G. D.	Greenfield	61,330 00	714 17	14 28
		$18,557,409 63	$185,874 23	$3,717 44
ROYAL CANADIAN INSURANCE COMPANY	Montreal, Can.			
Abbott, H. E.	Brookline	$41,450 00	$561 87	$11 24
Barnes, William	Marlborough	37,690 00	392 24	7 84
Barton, S. R., & Co.	Webster	33,475 00	592 55	11 85
Bird, H.	Cambridge	86,675 00	1,323 61	26 47
Boardman, Charles H.	Lynn	165,150 00	2,258 06	45 16
Brewster & Graves	Newburyport	99,147 00	1,310 03	26 20
Brown, Benjamin F.	Charlestown	79,530 00	1,120 98	22 42
Bush, Andrew L.	Westfield	77,025 00	946 53	18 93
Chace & Slade	Fall River	42,200 00	681 48	13 63
Chapin & Williams	Greenfield	31,200 00	354 59	7 09
Clark, W. E.	Framingham	79,450 00	1,054 99	21 10
Colby, W. R., & Co.	Salem	88,655 00	1,160 03	23 20
Cook, Samuel H.	New Bedford	88,521 00	1,313 53	26 27
Daggett, Homer M.	Attleborough	500 00	6 25	12
Dunham, H. J.	Stockbridge	25,150 00	259 20	5 18
Edwards, J., & Co.	Lawrence	68,420 00	1,204 22	24 08
Fiske, George B.	Holliston	27,810 00	363 32	7 26

Frankle, Jones	Haverhill	78,400 00	1,032 76	20 66
Fullerton, C. D.	Brockton	27,900 00	410 67	8 21
Gould, Jesse, & Son	Chelsea	66,236 60	675 79	13 51
Greenwood, S. A.	Winchendon	40,250 00	534 90	10 69
Holman, Silas	Clinton	28,534 00	340 42	6 80
Judd, Charles C.	Holyoke	86,295 00	861 19	17 22
Lincoln, William, & Co.	Warren	48,877 00	571 21	11 42
Lockey & Dennis	Fitchburg	80,300 00	1,213 22	24 26
Meldram, N. P.	Manchester	5,700 00	68 44	1 37
Parker, George G.	Milford	25,000 00	328 05	6 56
Parks, L. C.	Worcester	232,240 00	2,967 33	59 35
Pease & Selkirk*	Lee	17,000 00	267 85	5 36
Pease, M. H.†	Lee	22,850 00	311 78	6 24
Peck & Pierce	Northampton	63,000 00	779 56	15 59
Perkins, G. Henry	Hyde Park	68,307 00	681 41	13 63
Phillips, E. M.	Southbridge	19,450 00	160 62	3 21
Porter, Samuel	Beverly	13,750 00	150 13	3 00
Potter, Arnold G.	North Adams	32,630 00	311 59	6 23
Rice, Henry	North Attleborough	15,510 00	166 65	3 33
Selkirk, A. W.	Great Barrington	26,450 00	398 45	7 97
Sise, Charles F. (Fire)	Boston	1,678,038 05	19,783 89	395 68
Sise, Charles F. (Marine)	Boston	199,941 00	4,335 91	86 72
Stacy, S. A., & Son	Gloucester	101,450 00	1,879 76	37 60
Stevenson & Dutton	Pittsfield	19,575 00	320 13	6 40
Stevenson, J. M.	Pittsfield	10,300 00	102 00	2 04
Tapley, Charles	Peabody	34,700 00	539 73	10 79
Taylor, George W.	Lexington	2,000 00	30 00	60
Terry, Henry B.	Hyde Park	15,700 00	201 62	4 03
Tucke, E. M.	Lowell	104,158 00	1,296 02	25 92
Underwood, G. E.	Ayer	62,000 00	612 75	12 25

* To Jan. 1, 1878.

† From Jan. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Upton, Daniel	Adams	$12,000 00	$190 47	$3 81
Williams, S. A.	Taunton	109,448 00	1,455 33	29 11
Wilson & Graves	Athol	25,600 00	285 61	5 71
		$4,445,637 65	$58,168 72	$1,163 31
RUTGERS FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston	$638,827 00	$4,689 04	$93 78
SAFEGUARD FIRE INSURANCE COMPANY	New York, N.Y.			
Eddy, Peleg E.	Boston	$923,020 00	$8,394 61	$167 89
SCOTTISH COMMERCIAL INSURANCE COMPANY	Glasgow, Scotland.			
Abbott, H. E.	Brookline	$123,569 00	$1,508 81	$30 18
Barrows, Roswell S.	Jamaica Plain	50,325 00	558 67	11 17
Brainard, J. C.	Amherst	55,450 00	632 43	12 64
Brewster & Graves	Newburyport	57,787 00	644 79	12 90
Briggs, Andrew S.	Taunton	14,160 00	165 97	3 32
Burge, Lorenzo	Waltham	–	120 58	2 41
Clark, W. E.	Framingham	55,925 00	774 99	15 50
Crane, Wesley C.	Somerville	43,350 00	521 12	10 42
Davis, W. L.	Lowell	42,000 00	427 07	8 54
Day, Henry A.*	Hyde Park	23,500 00	252 26	5 05
Dunham & Wilson	Pittsfield	92,420 00	955 51	19 11
Farnsworth, Ezra S.	Newtonville	42,825 00	483 72	9 67
Flagg & Tyler	North Adams	33,950 00	369 93	7 40
Follansbee, H. L.	Gloucester	117,475 00	1,448 55	28 97

Haffards, G. M.	Fall River	153,775 00	1,362 88	27 26
Hastings, W. B., & Co.	East Cambridge	112,610 00	1,062 58	21 25
Hovey & Fenno	Boston	2,203,539 00	12,747 70	254 95
Johnson, Thomas H.	Salem	63,038 00	799 92	16 00
Judd & Gray	Springfield	254,250 00	2,360 72	47 21
Judd, C. C.†	Holyoke	15,750 00	156 99	3 14
Lincoln, William, & Co.	Warren	71,819 00	786 16	15 72
Mair, Thomas	Boston	1,692,269 00	16,266 34	325 33
Murphy, James	Lawrence	38,450 00	499 47	9 99
Packard, S. Franklin	Brockton	42,400 00	540 32	10 81
Peck & Pierce	Northampton	141,315 00	1,026 13	20 52
Perkins, G. Henry	Hyde Park	10,120 00	130 55	2 61
Tillinghast & Alden	New Bedford	127,615 00	1,183 35	23 67
Washburn, J. D.	Worcester	212,018 00	2,882 32	57 65
Westgate, H. H.	Boston	142,002 00	1,594 26	31 89
Wetherbee & Nutter	Brighton	144,925 00	1,806 48	36 13
		$6,178,631 00	$54,070 57	$1,081 41
SECURITY INSURANCE COMPANY	New Haven, Conn.			
Christie, G. A.	Northampton	$5,650 00	$60 50	$1 21
Haffards, G. M.	Fall River	97,395 00	1,278 87	25 57
Harrington, N. A.	Worcester	148,904 00	1,390 59	27 81
Reed & Brother	Boston	1,078,375 00	9,354 86	187 10
Walden & Miller	North Adams	45,240 00	540 69	10 81
		$1,375,564 00	$12,625 51	$252 50
STANDARD FIRE INSURANCE COMPANY	New York, N.Y.			
Mercer & Whittemore ‡	Boston	$68,500 00	$626 89	$12 54
Sawyer & Blake	Boston	507,521 98	3,616 64	72 33
		$576,021 98	$4,243 53	$84 87

* From April 1, 1878.

† Agency established Sept. 1, 1878.

‡ One month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
STANDARD FIRE INSURANCE COMPANY	Trenton, N.J.			
Beer, Enoch H.	North Adams	$47,430 00	$530 08	$10 60
Brainard, J. C.	Amherst	36,500 00	595 00	11 90
Brown, Henry A.	Salem	20,994 00	236 93	4 74
Chace & Slade	Fall River	25,150 00	260 74	5 21
Fuller, W. A.	Springfield	223,532 00	3,336 17	66 72
Kilbride, J. J.	Lawrence	19,950 00	163 94	3 28
Paige, John C.	Boston	803,645 51	10,268 52	205 37
Parks, L. C.	Worcester	46,150 00	912 00	18 24
Pease & Selkirk *	Lee	9,000 00	128 62	2 57
Pease, M. H.†	Lee	21,750 00	349 75	6 99
Selkirk, A. W.	Great Barrington	24,025 00	474 21	9 48
		$1,278,126 51	$17,255 96	$345 10
STAR FIRE INSURANCE COMPANY	New York, N.Y.			
Bacheller & Parsons	Lynn	$17,600 00	$113 50	$2 27
Eldred, E., & Co.	Worcester	48,985 00	443 73	8 87
Fitch & Kendall ‡	Worcester	12,500 00	125 59	2 51
Mercer & Whittemore §	Boston	58,500 00	545 89	10 92
Sawyer & Blake	Boston	683,324 33	4,396 63	87 93
		$820,909 33	$5,625 34	$112 50
STERLING FIRE INSURANCE COMPANY	New York, N.Y.			
Stearns Brothers	Boston	$295,292 00	$1,263 99	$25 28
ST. JOSEPH FIRE AND MARINE INSURANCE CO.,	St. Joseph, Mo.			
Bacheller & Parsons	Lynn	$19,450 00	$149 00	$2 98
Bacon, Henry S.	Milford	5,800 00	112 00	2 24

Baker, Henry N.	Boston	1,406,099 14	16,448 55	328 97
Crowell, John F.	Worcester	24,800 00	214 65	4 29
D'Evelyn & Gillard	Lowell	6,500 00	101 25	2 02
Hinckley, Joseph W.	Taunton	71,498 75	832 34	16 65
Mellen & Stafford	Fall River	34,895 00	335 32	6 71
Plimpton, M. F.	Fitchburg	19,250 00	287 54	5 75
Read, Elijah R., Jr.	Attleborough	17,400 00	173 25	3 46
		$1,605,692 89	$18,653 90	$373 07
St. Nicholas Insurance Company	New York, N.Y.			
Baker, Ezra	Lynn	$32,500 00	$427 97	$8 55
Cardell, E. L., & Co.‖	Lowell	13,000 00	269 00	5 38
Coburn, Charles	Lowell	7,150 00	81 83	1 64
Gould, Jesse, & Son	Chelsea	17,566 00	199 87	4 00
Harrington, N. A.	Worcester	43,720 00	467 60	9 35
Hastings, W. B., & Co.	East Cambridge	57,300 32	667 97	13 36
Hill, John Q.	Worcester	8,500 00	101 00	2 02
Kilbride, J. J.	Lawrence	18,900 00	211 25	4 22
Long, Edward A.	Boston	920,166 00	6,508 77	130 18
Odell, Charles	Salem	17,300 00	161 50	3 23
Van Campen, Hiram	New Bedford	21,292 00	305 38	6 11
Warriner, S. C.	Springfield	77,907 00	916 52	18 33
Wood, B. L.	Taunton	18,920 00	281 76	5 64
		$1,254,221 32	$10,600 42	$212 01
St. Paul Fire and Marine Insurance Co.	St. Paul, Minn.			
Allison, Henry	Fitchburg	$31,950 00	$445 56	$8 91
Ballard, E. O.	Marlborough	19,800 00	224 06	4 48
Carpenter, George O.	Boston	888,119 15	9,059 17	181 18
Colby, W. R., & Co.	Salem	49,410 00	661 57	13 23

* To Jan. 1, 1878. † From Jan. 1, 1878. ‡ From Nov. 1, 1877, to July 1, 1878. § One month. ‖ To May 31, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Eldred, E., & Co.	Worcester	$69,600 00	$598 22	$11 96
Gilman, F. L.	New Bedford	36,750 00	550 02	11 00
Hastings, W. B., & Co.	East Cambridge	98,205 00	337 52	6 75
Howland, S. D.	Fall River	65,612 50	746 59	14 93
Hunt, George F.	Lowell	7,500 00	77 25	1 54
Lincoln, William, & Co.	Warren	9,909 00	36 56	73
Norwood, J. K.	Lawrence	24,000 00	466 19	9 32
Silsbee & Pickford	Lynn	75,450 00	1,031 05	20 62
Stevenson & Dutton	Pittsfield	18,628 00	324 26	6 49
Stevenson, J. M.	Pittsfield	1,625 00	40 62	81
Tillinghast & Alden	New Bedford	3,250 00	57 58	1 15
Warriner, S. C.	Springfield	57,770 00	1,004 65	20 09
		$1,457,578 65	$15,660 87	$313 19
SUN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Stearns Brothers *	Boston	$73,956 00	$81 00	$2 43
TOLEDO FIRE AND MARINE INSURANCE COMPANY,	Toledo, O.			
Clark & Babb	Boston	$470,332 12	$5,330 62	$106 61
TRADE INSURANCE COMPANY	Camden, N.J.			
Adams, Edward F.	Haverhill	$16,615 00	$282 66	$5 65
Cardell, E. L., & Co.	Lowell	99,896 00	1,314 50	26 29
Crowell, John F.	Worcester	33,249 00	499 17	9 98
Edwards, J., & Co.	Lawrence	31,415 00	485 82	9 72
Howland, S. D.	Fall River	55,500 00	696 32	13 93
Johnson, William F.	Lynn	23,500 00	313 80	6 28
Jordan, Lovett, & Co.	Boston	492,041 62	6,230 06	124 60

Judd & Gray	Springfield	104,392 00	1,471 74	29 43
Lockey & Dennis	Fitchburg	24,650 00	284 67	5 69
Whitaker, C. F., & Co	North Adams	21,400 00	420 19	8 40
		$902,658 62	$11,998 93	$239 97
TRADERS' INSURANCE COMPANY	Chicago, Ill.			
Allison, Henry	Fitchburg	$11,600 00	$168 94	$3 38
Baker, Ezra	Lynn	129,385 00	1,573 24	31 46
Church, H. C.	Lowell	11,500 00	203 75	4 07
Denney & Bruerton	Boston	1,238,055 15	11,294 91	225 90
Fitch & Kendall †	Worcester	44,150 00	513 11	10 26
Hastings, W. B , & Co.	East Cambridge	87,054 00	1,187 74	23 75
Howland, S. D.	Fall River	14,000 00	164 75	3 29
Newcomb, Alex.	Chelsea	600 00	9 00	18
Stevenson & Dutton	Pittsfield	22,496 00	335 43	6 71
Stone, Emerson	Spencer	41,110 00	506 59	10 13
Walker, Oliver	Northampton	22,125 00	112 45	2 24
Warriner, S. C.	Springfield	123,575 00	1,410 08	28 20
		$1,745,650 15	$17,479 99	$349 57
TRANSATLANTIC FIRE INSURANCE COMPANY	Hamburg, Ger.			
Ballard & Conn ‡	Boston	$503,537 50	$6,109 12	$122 18
Chace & Shaw	Fall River	13,300 00	118 35	2 37
D'Evelyn & Gillard	Lowell	20,350 00	335 80	6 71
Eldred, E., & Co.	Worcester	24,530 00	420 25	8 40
Fitch & Kendall §	Worcester	30,400 00	239 67	4 79
Ladd Brothers & Co.	Springfield	37,309 00	451 19	9 02
Lincoln, William, & Co.	Warren	175,853 00	2,026 39	40 53
Sawyer & Blake	Boston	447,420 25	5,590 23	111 80
		$1,252,699 75	$15,291 00	$305 80

* For November, 1878. † From Nov. 1, 1877, to July 1, 1878. ‡ To May, 1878. § From Nov. 1, 1877, to July 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
UNION INSURANCE COMPANY	Philadelphia, Penn.			
Parks, L. C.	Worcester,	$52,800 00	$479 00	$14 37
Sawyer & Blake	Boston	507,881 50	3,998 39	119 95
		$560,681 50	$4,477 39	$134 32
UNION MARINE AND FIRE INSURANCE COMPANY	Galveston, Tex.			
Carpenter, George O.	Boston	$560,168 06	$7,191 88	$143 84
UNITED STATES LLOYDS	New York, N.Y.			
Magoun, T., Jr.*	Boston	$323,579 00	$2,974 16	$59 48
VIRGINIA FIRE AND MARINE INSURANCE CO.	Richmond, Va.			
Ellison, W. H.	Boston	$366,568 66	$4,070 69	$81 41
WATERTOWN FIRE INSURANCE COMPANY	Watertown, N.Y.			
Abbott, H. E.	Brookline	$39,975 00	$456 22	$9 12
Arnold, William D.	Rockland	1,000 00	11 00	22
Bacon, Henry S.	Milford	13,900 00	139 93	2 79
Barnes, Francis G.	Newton	5,900 00	52 27	1 05
Barton, S. R., & Co.	Webster	26,600 00	240 39	4 81
Beer, Enoch H.	North Adams	44,341 00	370 58	7 41
Billings, Henry W.	Conway	2,300 00	10 30	21
Briggs, Horace S.	Worcester	5,300 00	13 40	26
Bush, Andrew L.	Westfield	45,025 00	417 07	8 34
Carter, Ira O.	Arlington	3,500 00	35 00	70
Chaffee, J. C.	Lee	28,750 00	208 01	4 16
Christie, G. A.	Northampton	21,375 00	243 10	4 86
Clapp, Lafayette	Easthampton	36,400 00	345 14	6 90

Collins, Stephen	Newburyport	26,100 00	249 00	4 98
Collins, Thomas C.	Middleborough	33,630 00	393 52	7 87
Coolidge, Aug.	Worcester	144,325 00	1,147 11	22 94
Daggett & Richardson †	Attleborough	8,800 00	85 94	1 72
Daniels, George P.	Salem	66,344 00	788 43	15 76
Denney, Charles A.	Leicester	17,800 00	160 10	3 20
Dix, George L.	Boston	1,402,483 00	10,717 64	214 35
Edwards, J., & Co.	Lawrence	82,550 00	689 14	13 78
Elliot, George M.	Lowell	131,875 00	1,185 03	23 70
Frankle, Jones	Haverhill	38,300 00	390 50	7 81
French, H. T.	Hudson	4,700 00	47 10	94
Fuller, S. B.	Florence	2,900 00	9 00	18
Glazier, Thomas E.	Gardner	35,700 00	303 76	6 07
Hamant, Charles	Medfield	29,110 00	392 60	7 85
Hardwick, John	Quincy	31,815 00	299 10	5 98
Hartshorne, Charles F.	Wakefield	35,050 00	285 80	5 71
Hathaway, B. A.	Plymouth	3,300 00	47 50	95
Haynes, A. W.	Still River	24,260 00	220 41	4 40
Howland, F. P., & Son	Abington	2,500 00	25 00	50
Kittredge, C. B.	Westborough	12,880 00	87 68	1 75
Lincoln, William, & Co.	Warren	16,100 00	110 88	2 22
Lockey & Dennis	Fitchburg	45,360 00	366 48	7 33
Medcalf, William	Ware	52,330 00	473 61	9 47
Merriam, Charles A.	Chelsea	307,750 00	2,266 25	45 32
Merrill, E. S.	Winchendon	18,600 00	171 40	3 43
Millay, G. A.	Southbridge	55,015 00	429 87	8 60
Morse, Aaron R.	Florence	28,250 00	246 26	4 93
Munn, J. B.	Holyoke	600 00	4 00	08
Ober, Joseph E.	West Medford	31,125 00	269 92	5 40
Packard, S. F.	Brockton	11,800 00	68 20	1 36

* From June, 1878.

† From Nov. 1, 1877, to May 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Parker, F. C. & F. S.	Pittsfield	$32,800 00	$314 95	$6 30
Parker, F. S.	Pittsfield	5,800 00	58 00	1 16
Parks, L. C.	Worcester	9,500 00	78 25	1 56
Perkins, G. Henry	Hyde Park	53,536 00	491 73	9 83
Porter, J. E.	Brookfield	39,063 50	346 30	6 93
Puffer, H. M.	Shelburne Falls	9,800 00	93 50	1 87
Reed, E. M.	Mansfield	2,250 00	33 75	67
Remington, J. A.	Fall River	168,150 00	1,806 88	36 14
Richardson, H. N. & O. P.*	Attleborough	30,275 00	275 95	5 52
Ryder, Austin G.	Taunton	45,995 00	363 34	7 27
Ryder, Thomas M.	Wareham	2,800 00	4 20	08
Selkirk, A. W.	Great Barrington	10,025 00	66 16	1 32
Serrat, William D.	Melrose	17,150 00	148 25	2 96
Shattuck, John N.	Natick	127,200 00	1,236 03	24 72
Silsbee, James B.	Lynn	135,200 00	1,312 85	26 25
Stone, Daniel	North Dana	19,675 00	161 16	3 22
Stone, Emerson	Spencer	78,065 00	779 12	15 58
Swift, Reuben W.	Provincetown	1,700 00	34 00	68
Talbot, Jabez, Jr.	Stoughton	22,625 00	135 83	2 72
Taylor, W. A.	Granby	41,615 00	411 62	8 23
Tilton, W. A.	Ashland	33,200 00	297 94	5 95
Underwood, George E.	Ayer	69,350 70	662 67	13 25
Van Campen, Hiram	New Bedford	144,000 00	1,375 33	27 51
Warriner, S. C.	Springfield	361,629 00	3,317 85	66 36
		$4,440,122 20	$38,279 30	$765 49
WESTCHESTER FIRE INSURANCE COMPANY	New Rochelle, N.Y.			
Babb, George W., Jr.	Boston	$2,151,102 66	$18,037 98	$360 76

Beer, Enoch H.	North Adams	58,910 00	499 09	9 98
Brewster & Graves	Newburyport	79,127 00	858 84	17 18
Brown, Henry A.	Salem	88,004 00	1,115 87	22 32
Cardell, E. L., & Co.	Lowell	245,380 50	2,948 50	58 97
Chaffee, J. C.	Lee	29,412 50	297 33	5 95
Cheever & Lee	Manchester	3,200 00	35 00	70
Christie, G. A.	Northampton	68,990 00	605 02	12 10
Cowles, M. E.	Sheffield	36,400 00	347 72	6 95
Crowell, J. F.	Worcester	79,722 50	804 27	16 09
Daggett & Richardson †	Attleborough	28,250 00	367 83	7 36
Dunham, H. J.	Stockbridge	24,745 00	312 70	6 25
Edwards, J., & Co.	Lawrence	91,675 00	1,076 33	21 53
Foote, William H.	Westfield	95,950 00	1,012 87	20 26
Frankle, Jones	Haverhill	53,330 00	636 48	12 73
Gilman, F. L.	New Bedford	59,200 00	892 57	17 85
Howard, H. P.	Fall River	61,075 00	704 41	14 09
Johnson, William F.	Lynn	53,000 00	707 58	14 15
Judd, C. C.	Holyoke	96,375 00	870 34	17 41
Lockey & Dennis	Fitchburg	130,164 00	1,799 89	36 00
Medcalf, William	Ware	19,565 00	218 77	4 38
Meldram, Nathan P.	Manchester	50,766 00	705 63	14 11
Parker, F. C. & F. S.	Pittsfield	54,900 00	670 60	13 41
Parker, George G.	Milford	17,950 00	253 59	5 07
Remington, J. A.	Fall River	64,450 00	968 63	19 37
Richardson, H. N., & O. P. ‡	Attleborough	34,242 00	376 83	7 54
Ryder, Thomas M.	Wareham	7,350 00	82 35	1 65
Shattuck, John N.	Natick	36,850 00	319 82	6 40
Thomas, Edward A.	Amherst	2,900 00	46 75	93
Tillinghast & Alden	New Bedford	7,750 00	117 82	2 36
Underwood, George E.	Ayer	74,650 50	992 68	19 85

* From May 1, 1878, to Nov. 1, 1878.

† From Nov. 1, 1877, to May 1, 1878.

‡ From May 1, 1878, to Nov. 1, 1878.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Upton, Daniel	Adams	$24,650 00	$213 70	$4 27
Warriner, S. C.	Springfield	170,844 00	1,747 16	34 94
Wood, B. L.	Taunton	44,953 00	602 03	12 04
		$4,145,833 66	$41,246 98	$824 95
WESTERN ASSURANCE COMPANY	Toronto, Can.			
Almy, Charles	New Bedford	$40,000 00	$675 00	$13 50
Ballard, E. O.	Marlborough	15,600 00	219 75	4 39
Boardman & Earp *	Lynn	33,800 00	508 65	10 17
Boardman, C. H.†	Lynn	66,100 00	721 30	14 43
Carpenter, G. O.	Boston	1,474,653 94	15,057 28	301 15
Colby, W. R., & Co.	Salem	77,110 00	830 08	16 60
Conn, George H.	Woburn	69,930 00	812 12	16 24
Currier, A. N.	Worcester	96,850 00	1,205 57	24 11
Davis, James F.	Barre	15,075 00	236 87	4 73
Fiske, George B.	Holliston	12,410 00	179 95	3 60
Hinckley, J. W.	Taunton	51,465 00	672 63	13 45
Howe, Samuel E.	Pittsfield	36,328 00	439 13	8 78
Howland, S. D.	Fall River	69,400 00	862 14	17 24
Lincoln, William, & Co.	Warren	1,950 00	9 98	20
Lincoln, William, & Son	Brookline	7,035 00	67 18	1 34
McCann, J. A., & Co.	Chelsea	15,050 00	104 13	2 08
Peck & Pierce	Northampton	31,500 00	276 88	5 54
Stone, Emerson	Spencer	32,233 00	446 80	8 93
Warriner, S. C.	Springfield	67,050 00	865 93	17 32
Wetherbee & Nutter	Brighton	42,713 00	707 51	14 15
Whitaker, C. F., & Co.	North Adams	30,827 00	493 75	9 87
		$2,287,079 94	$25,392 63	$507 82

WILLIAMSBURG CITY FIRE INSURANCE COMPANY,	Brooklyn, N.Y.			
Cardell, E. L., & Co.	Lowell	$149,962 50	$1,679 00	$33 58
Christie, G. A.	Northampton	132,975 00	1,493 11	29 86
Judd & Gray	Springfield	203,786 66	2,000 10	40 00
Porter, Charles H.	Boston	1,927,194 00	13,071 00	261 42
Tillinghast & Alden	New Bedford	51,550 00	639 80	12 80
Turner, John M.	Northampton	26,300 00	257 38	5 15
		$2,491,768 16	$19,140 39	$382 81
Totals		$465,676,549 66	$4,370,338 97	$97,475 97

* From May 1, 1878.

† To May 1, 1878.

APPENDIX.

APPENDIX.

[These statements, not having been received in season to be inserted in their appropriate places, are here preserved for statistical purposes.]

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JOHN C. WEST, *President.* *Secretary*, ALBERT B. ROOT.

Office, No. 40 North Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$8,000 00	$8,288 60
Pittsfield National Bank stock	29,000 00	4,060 00
Boston and Albany Railroad bonds	4,000 00	4,700 00
First National Bank (of Adams) stock	1,500 00	1,875 00
Western Union Telegraph Company bonds	4,000 00	4,420 00
New York Central and H. R. R.R. stock	2,500 00	2,878 00
	$49,000 00	$26,221 60

SUMMARY OF ASSETS, DEC. 31, 1878.

Stocks, bonds, etc., as per schedule	$26,221 60	
Loaned on personal security	23,050 00	
Cash in the office of the company	228 07	
deposited in the Pittsfield Nat'l Bank	4,640 22	
Premiums in course of collection (net)	2,286 36	
Interest accrued	878 45	
Office furniture	$976 25	
Gross Assets		$57,304 70

LIABILITIES.

Losses and claims adjusted, but not due	$2,419 16	
Unearned premiums on outstanding risks	34,450 62	
Dividends of profits unpaid	50 00	
State and local taxes, due or accrued	25 80	
Gross Liabilities		36,945 58
Surplus		$20,359 12

Income.

Gross cash premiums received during the year,	$13,151 42	
Deduct return premiums and re-insurance	715 00	
Net cash premiums received		$12,436 42
Received for interest from all sources		3,536 09
Deposit notes received during the year	$39,454 26	
Gross Cash Income		$15,972 51

Expenditures.

Paid for losses during the year	$7,326 27
for brokerage and commissions	1,453 11
for salaries and fees of officers and employés	2,167 91
for interest on borrowed money	40 00
for State and local taxes	140 99
for profits or surplus on terminated policies	3,100 92
for rents	300 00
for incidental expenses	906 88
Gross Cash Expenditures	$15,436 08

Miscellaneous.

Risks outstanding Dec. 31, 1877	$5,594,274 44	
written during 1878	1,221,819 10	
Total		$6,816,093 54
Risks terminated during 1878	$1,206,756 10	
re-insured during 1878	1,975 00	
Total deductions		1,208,731 10
Net amount in force Dec. 31, 1878		$5,607,362 34
Deposit notes received on outstanding risks		156,015 66
Losses incurred during the year		9,745 43

Percentage of profits or surplus returned during 1878, 25 per cent.
Average rate to date, 50 per cent.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.* *Secretary*, CYRUS STORY.

Office, Main Street.

SUMMARY OF ASSETS, DEC. 31, 1878.

Cash deposited in the Gloucester Nat'l Bank	$3,776 48	
Gross Assets		$3,776 48

LIABILITIES.

State and local taxes, due or accrued	$336 00	
Gross Liabilities		$336 00

INCOME.

Received from assessments on deposit notes		$49,487 05
Reserve from 1877		1,971 42
Deposit notes received during the year	$296,500 00	
Gross Cash Income		$51,458 47

EXPENDITURES.

Gross amount paid for losses during the year	$43,836 23
Paid for salaries and fees of officers and employés	1,300 00
for interest on borrowed money	373 66
for State and local taxes	310 37
for rents	825 00
for incidental expenses	1,036 73
Reserve to 1879	3,776 48
Gross Cash Expenditures	$51,458 47

MISCELLANEOUS.

Risks written during 1878	$1,423,399 00
terminated during 1878	1,423,399 00
Losses incurred during the year	43,836 23
Assessments laid on deposit notes	49,487 05

* The stock is subscribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent, and decrease as the season advances to 4 per cent, which is the lowest premium. Extra hazardous risks pay extra premiums.

INSURANCE LAWS OF 1878.

[CHAP. 12.]

AN ACT in relation to Certain Fire Insurance Companies of other States.

Be it enacted, &c., as follows:

SECT. 1. Fire insurance companies, incorporated by or under the law of any State of the United States other than the Commonwealth of Massachusetts, and by such law authorized to issue policies of insurance upon both the cash and mutual plans, are and shall be authorized to issue policies of insurance in this Commonwealth for premiums payable wholly in cash: *provided*, that no such company shall be permitted to transact business in this Commonwealth until it shall have satisfied the insurance commissioner that it is possessed of cash assets, over and above all liabilities except unearned premiums, equal to fifty per centum of all cash premiums on policies in force, and that it has premium notes liable to assessment amounting to the sum of at least two millions of dollars, which notes may by law be or become a lien upon the property insured and liable to assessment for the payment of losses and expenses for their full amount; and that it has complied with all laws of this Commonwealth which are applicable to such corporations; and *provided, further*, that no such fire insurance company shall have at risk in any fire insurance district in this Commonwealth an amount exceeding its net cash assets.

SECT. 2. Chapter forty-two of the acts of eighteen hundred and seventy-five is hereby repealed.

SECT. 3. This act shall take effect upon its passage. [*Approved February 15, 1878.*

[CHAP. 33.]

AN ACT to amend Section ten of chapter three hundred and seventy-five of the Acts of the year eighteen hundred and seventy-two, relating to the Organization of Mutual Fire Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. Section ten of chapter three hundred and seventy-five of the acts of eighteen hundred and seventy-two is hereby amended by inserting, after the words "five hundred thousand dollars," the words "in sums not exceeding twenty-five hundred dollars on any one risk."

SECT. 2. This act shall take effect upon its passage. [*Approved March 2, 1878.*

[CHAP. 35.]

AN ACT relating to Dividends of Joint-Stock Fire, Marine, and Fire-Marine Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. Joint-stock fire, marine, and fire-marine insurance companies, organized or incorporated under the laws of this Commonwealth, are hereby authorized to declare and pay to the stockholders of their respective companies cash dividends, not exceeding ten per centum a year, on their capital stock; and if their dividends are less than ten per centum in any year, the difference may be made up in any subsequent year or years when the net profits and

income are sufficient therefor ; but no dividends in arrears shall be computed as accruing prior to the third day of April in the year eighteen hundred and seventy-five.

SECT. 2. Insurance companies as aforesaid may issue *pro rata*, to their stockholders, certificates of such portions of the actual surplus as the company may from time to time determine, which shall be deemed to be an increase of the capital stock to the extent of such new certificates so issued; but no dividend, either in cash or stock certificate, shall be made by any such company, except from actual surplus fund of the company ; such surplus to be computed in the same manner as is now required by law by such insurance companies in making their annual report to the insurance commissioner of this Commonwealth.

SECT. 3. Whenever any increase of the capital stock shall be made by any insurance company under the provisions of this act, a certificate thereof shall be signed and sworn to by the president, secretary and a majority of the directors, and forthwith presented to the insurance commissioner, who shall examine the facts in the case, and if the same conform to law, shall indorse his approval thereof; such certificate shall then be filed with the secretary of the Commonwealth; and thereupon the company shall be authorized to transact business upon the capital so increased, and the insurance commissioner shall issue his certificate to that effect.

SECT. 4. The fee for filing the certificate required by the preceding section, to be filed in the office of the secretary of the Commonwealth, shall be five dollars.

SECT. 5. Chapter two hundred and twenty-two of the acts of eighteen hundred and seventy-four, and all acts or parts of acts inconsistent herewith, are hereby repealed.

SECT. 6. This act shall take effect upon its passage. [*Approved March 6, 1878.*

[CHAP. 36.]

AN ACT relating to the Attorney in this Commonwealth of Insurance Companies of other States and Countries.

Be it enacted, &c., as follows:

SECT. 1. Every insurance company or association not incorporated or organized under the laws of this Commonwealth, shall, before doing business in this Commonwealth, appoint in writing the insurance commissioner of this Commonwealth, or his successor in office, to be the true and lawful attorney of such company in and for this Commonwealth, upon whom all lawful processes, in any action or proceeding against the company, may be served with like effect as if the company existed in this Commonwealth. Said writing or power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this Commonwealth. A copy of the writing or power of attorney, duly certified and authenticated, shall be filed in the office of the insurance commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

SECT. 2. Whenever lawful process against an insurance company shall be served upon the insurance commissioner, he shall immediately notify the company sued, of such service by letter, prepaid, and directed to the secretary of the company, or, in the case of companies of foreign countries, to the resident manager, if any, in this country; and he shall, within two days after such service, forward in the same manner a copy of the process served on him to the persons before mentioned, or to some person, if any, who has previously been

designated by the company in writing. For each copy of process he shall collect from the company and pay into the treasury of the Commonwealth the sum of two dollars. He shall keep a careful record of all processes served upon him, which record shall show the day and hour upon which such service was made.

SECT. 3. Section seventy-one of chapter fifty-eight of the General Statutes is hereby amended by striking out the words "the general agent of," at the beginning of said section.

SECT. 4. Section two of chapter one hundred and fourteen of the acts of eighteen hundred and sixty four is hereby amended by striking out the words "a general agent, the filing of said appointment and the continuance of such agency," and inserting in place thereof the words "*an attorney*."

SECT. 5. Section sixty-eight and the first sentence of section sixty-nine of chapter fifty-eight of the General Statutes, and section four of chapter three hundred and twenty-five of the acts of eighteen hundred and seventy-two, are hereby repealed; but this repeal shall not affect any liability already incurred under said acts, or the remedies for recovering or enforcing the same. All attorneyships now in force shall continue in full force and effect until a new appointment is made and filed as provided in the first section of this act.

SECT. 6. This act shall take effect upon its passage. [*Approved March 6, 1878.*

[CHAP. 50.]

AN ACT concerning Mutual Marine and Mutual Fire and Marine Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. Any mutual marine or mutual fire and marine insurance company organized under the laws of this Commonwealth, having a permanent fund exceeding five hundred thousand dollars, and made up in part of cash paid in, and in part of promissory notes, may, when the cash paid in and invested according to law amounts to five hundred thousand dollars or upward, reduce such permanent fund to the amount of cash paid in, by a vote of a majority of the directors of such company present and voting at a meeting called for the purpose.

SECT. 2. Whenever any mutual marine or mutual fire and marine insurance company shall reduce its permanent fund, in pursuance of the preceding section of this act, a copy of the vote of the directors of such company providing for such reduction, approved by the insurance commissioner, shall be filed with the secretary of the Commonwealth, who shall thereupon issue to such company a certificate setting forth the reduction of said permanent fund, and the amount of the permanent fund existing after such reduction; and thereupon all promissory notes held by such company as part of said permanent fund shall be surrendered to the makers thereof or their legal representatives.

SECT. 3. The fee to be paid to the secretary for filing the copy of the vote and issuing the certificate, as provided in the preceding section, shall be ten dollars. [*Approved March 13, 1878.*

[CHAP. 52.]

AN ACT relating to the Supervision of Coöperative Saving Fund and Loan Associations.

Be it enacted, &c., as follows:

SECT. 1. The duties devolving upon the insurance commissioner in connection with coöperative saving fund and loan associations, under the provisions of sections ten and eleven of chapter fifty-nine of the General Statutes, shall hereafter be performed by the commissioners of savings banks; and said commissioners shall have the same powers and be subject to the same duties and requirements as are conferred and imposed upon the insurance commissioner by said sections.

SECT. 2. This act shall take effect upon its passage. [*Approved March 13, 1878.*

[Chap. 87.]

An Act relating to the Advertisements of Insurance Companies.

Be it enacted, &c., as follows:

Sect. 1. Whenever any insurance company or association doing business in this Commonwealth advertises its assets, it shall in the same connection and equally conspicuously advertise its liabilities, the same to be determined in the manner now required in making the annual statements to the insurance commissioner; and all advertisements purporting to show the capital of such companies or associations shall exhibit only the amount of such capital as has actually been paid up in cash. All policies, renewals, signs, circulars, cards or other means by which public announcements are made shall be held to be advertisements within the meaning of this act.

Sect. 2. Any such company or association or any agent thereof issuing or circulating advertisements which are not in conformity with the limitations and requirements of the preceding section of this act, shall be liable to pay a fine of not less than fifty dollars nor more than five hundred dollars.

Sect. 3. This act shall take effect on the first day of January in the year eighteen hundred and seventy-nine. [*Approved March 28, 1878.*

[Chap. 104.]

An Act requiring Returns relating to Fires.

Be it enacted, &c., as follows:

Sect. 1. The mayor and aldermen of each city, and the selectmen of each town in this Commonwealth, shall annually in the month of January return to the insurance commissioner a statement showing the number of fires which have occurred in their respective cities and towns during the preceding year. Such returns shall also state the names of the owners or occupants of the premises damaged or destroyed, the cause or origin of the fire, if known, the amount of loss or damage and the insurance thereon.

Sect. 2. The insurance commissioner shall in due season prepare and forward to the officials named, blanks suitable for making the returns required by the first section of this act, and shall include in his annual report to the legislature a condensed statement of statistics derived from such returns.

Sect. 3. This act shall take effect upon its passage. [*Approved April 3, 1878.*

[Chap 130.]

An Act relating to Foreign Insurance Companies.

Be it enacted, &c., as follows:

Sect. 1. No foreign insurance company shall make contracts of insurance in this Commonwealth unless it shall have made a deposit with the treasurer of this Commonwealth, or with the proper officer of some other State of the United States, of a sum not less than the amount now required by law as the capital of like corporations organized in this Commonwealth and located in the city of Boston. Such deposit may be made in the bonds of this Commonwealth, or in the bonds of the States of Connecticut or New York, or in bonds or public stocks of the United States, in trust, for the benefit and security of all the policy-holders of the company in the United States; and no policy issued by such company to any citizen of this Commonwealth shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which the company was organized.

Sect. 2. The capital of every such foreign insurance company shall, for all the purposes of the insurance laws of this Commonwealth, be the aggregate value of its money or securities deposited as aforesaid, and all sums loaned on real-estate security in any State in the United States, in conformity with the

laws of such State providing for the investment of the assets of insurance companies therein, and all other assets in the United States in which insurance companies organized under the laws of this Commonwealth may invest, provided such real-estate securities and assets shall be held in the United States by trustees who are citizens of the United States, approved by the insurance commissioner, for the benefit of all its policy-holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this Commonwealth, or the regulations of its insurance department, with respect to insurance companies organized under the laws of this Commonwealth.

SECT. 3. The trustees referred to in the second section of this act shall be appointed by the directors of such company, and a certified copy of the vote by which they are appointed and of the deed of trust shall be filed in the office of the insurance commissioner; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company authorized to do insurance business in this Commonwealth.

SECT. 4. No foreign insurance company or agent thereof shall transact the business of insurance in this Commonwealth until such company shall comply with the general laws of this Commonwealth relative to insurance companies of other States, so far as the same may be applicable thereto, and receive a license or certificate of authority from the insurance commissioner.

SECT. 5. No foreign insurance company shall take or have at risk in any fire district in this Commonwealth (as defined in section eighteen of chapter three hundred and seventy-five of the acts of the year eighteen hundred and seventy-two), an amount exceeding its net assets in the United States which are immediately available for the payment of losses in this Commonwealth.

SECT. 6. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the insurance commissioner is satisfied that it is solvent in the United States, he may issue to it a license: and thereupon the company shall be authorized to transact business in this Commonwealth, subject to the provisions of all general laws which are or may be in force relating to insurance companies of other States of the United States doing business in this Commonwealth.

SECT. 7. The words "foreign insurance company" in this act shall apply to any insurance company, corporation, association or partnership, incorporated or associated under the laws of any government or state other than one of the United States.

SECT. 8. This act shall take effect upon its passage. [*Approved April 9, 1878.*

[CHAP. 132.]

AN ACT to prevent Over-Insurance, and to define to whom Payment of Losses shall be made in Certain Cases.

Be it enacted, &c., as follows:

SECT. 1. No insurance company, local or foreign, shall knowingly issue any fire insurance policy upon property within this Commonwealth for an amount which together with any existing policy or policies shall exceed the fair value of the property.

SECT. 2. In case of loss upon any property hereafter insured within the terms of the fire insurance policies thereon, all such insurers thereof upon the proper presentation of proofs by the claimants in accordance with the provisions of the policy, together with an authentic statement of the title, showing the rights and interests of all parties therein, shall pay all mortgages expressly protected by any policies taken out in the name of the mortgagor, in the order

of their priority to the extent of their respective policies or interest in their respective mortgage claims, before the owner of the equity of redemption in said property shall receive any thing; but the provisions of this section shall not enlarge the amount which any insurance company would otherwise pay on account of any loss, and any payment so made by any such company under its policy in accordance with the provisions of this act, whether to the person named in the policy or not, shall be deemed and taken to be in payment and satisfaction of the liability of such company under its policy to the full extent of such payment.

SECT. 3. The insurance commissioner shall within thirty days from the passage of this act forward by mail a copy of this act to every insurance company lawfully doing a fire insurance business in this Commonwealth. And this act shall take full effect on the first day of September next. [*Approved April 9, 1878.*

[CHAP. 141.]

AN ACT to enable Mutual Fire Insurance Companies with a Guarantee Capital to issue Policies on the Joint-Stock Plan.

Be it enacted, &c., as follows:

SECT. 1. Mutual fire insurance companies organized or incorporated under the laws of this Commonwealth, with a guarantee capital of not less than two hundred thousand dollars, may, subject to the provisions of this act, issue policies on the joint-stock plan. Such policies shall not be liable to assessment, nor entitled to participate in profits. and persons insured by such policies shall not by reason thereof be members of the company.

SECT. 2. Separate accounts shall be kept of the business of the stock and mutual departments, and of the receipts and expenditures in each. The general expenses of such companies, including therein the annual cost of the guarantee capital, which cost shall be deemed to be the difference between the net amount earned by the capital and the dividends upon such capital now authorized by law, shall be apportioned between the two departments in the ratio of the premiums written in each. The mutual policy-holders shall not be entitled to participate in the profits of the stock department, nor shall they be liable to assessment to repair any deficiency in the guarantee capital arising from losses in said department; but such deficiency shall be repaired from the reserve fund of said department, and if said fund is not sufficient therefor, by the shareholders in the manner provided by law in the case of joint-stock fire insurance companies.

SECT. 3. One-fourth of the net profits of the stock department, after providing for all expenses, losses and liabilities, including a sum equal to the amount of the unearned premiums upon all outstanding risks in said department, shall be invested as a reserve fund for the security of the insured, and for repairing the guarantee capital as aforesaid, until such fund is equal to fifty per centum of the guarantee capital. The remaining net profits of said department may be divided among the shareholders; *provided*, that the whole amount of dividends to shareholders, including those now authorized by law, shall not exceed ten per centum a year; and if such dividends are less than ten per centum in a year, after the passage of this act, the same may be made up when the net profits and income become sufficient therefor.

SECT. 4. The provisions of this act shall not apply to any mutual fire insurance company with a guarantee capital, unless the same shall have been accepted by a majority of the members of such company present and voting thereon at a meeting legally called for such purpose. Whenever any insurance company shall have accepted the provisions of this act as before provided, the officers shall forthwith notify the insurance commissioner, who shall examine the records of the company, and if the same are found to be in conformity with the law, shall issue his certificate to that effect; and thereupon the company shall be authorized to issue policies upon the joint-stock plan.

The fee for such certificate shall be ten dollars, which sum shall be collected and paid into the treasury of this Commonwealth by the insurance commissioner. All policies issued by any company which has adopted the provisions of this act, shall state definitely to which class or department the same belong, and also that the company transacts both a mutual and stock business.

SECT. 5. This act shall take effect upon its passage. [*Approved April 13, 1878.*

[CHAP. 157.]

AN ACT in relation to Misrepresentations in Applications for Policies of Fire and Life Insurance.

Be it enacted, &c., as follows:

SECT. 1. No oral or written misrepresentation made in obtaining or securing a policy of fire or life insurance shall be deemed material, or defeat or avoid the policy, or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increases the risk of loss.

SECT. 2. This act shall take effect upon its passage. [*Approved April 18, 1878.*

[CHAP. 166.]

AN ACT relating to Insurance Agents and Brokers.

Be it enacted, &c., as follows:

SECT. 1. Any insurance agent or broker who acts in negotiating a contract of insurance by any insurance company doing business within the Commonwealth, for any person other than himself, shall for the purpose of receiving the premium therefor, be held to be the agent of such company, any thing in the policy or contract of insurance to the contrary notwithstanding.

SECT. 2. Any insurance agent or broker who acts in negotiating a contract of insurance by any insurance company lawfully doing business within the Commonwealth, who shall embezzle or fraudulently convert to his own use, or shall take or secrete, or otherwise dispose of, with intent to use or embezzle, or shall fraudulently withhold or appropriate, lend, invest, or otherwise fraudulently use or apply any money or substitute for money received by him as such agent or broker, without the consent or contrary to the instructions on the company for or on account of which the same is received by him, shall be deemed guilty of simple larceny. [*Approved April 20, 1878.*

[CHAP. 218.]

AN ACT to regulate the Transaction of the Business of Insurance in this Commonwealth.

Be it enacted, &c., as follows:

SECT. 1. No person or association of persons, whether associated as a partnership or otherwise, shall within the limits of this Commonwealth undertake or offer to carry on the business of insurance, or make or procure to be made any contract of insurance of any kind upon property belonging to another person, either as principal or agent, except upon license or permission granted as heretofore provided by law, or except as hereinafter provided.

SECT. 2. Associations of individuals whether citizens of this Commonwealth or of other States in the United States, formed upon the plan known as Lloyds (whereby each member underwrites or becomes liable for a part of the whole amount insured by a policy), for the purpose of transacting any kind of insurance other than life insurance, may be authorized to transact business in this Commonwealth, upon like terms, and subject to like restrictions, as are or shall be provided by law for corporations chartered by authority of other States of the United States; but nothing in this act shall be construed to authorize such associations to transact the business of life insurance in this Com-

monwealth. The insurance commissioner shall have the same powers and duties in connection therewith as are now conferred or imposed upon him in connection with insurance companies organized or incorporated under existing laws.

SECT. 3. Such associations and their agents shall be subject to the provisions of law now in force requiring returns from and imposing taxes and excise upon agents of insurance corporations chartered by other States of the United States and doing business in this Commonwealth.

SECT. 4. Such associations and the agents thereof shall be subject to the provisions of all general laws relating to insurance companies of other States of the United States doing business in this State; and for all the purposes of the insurance laws of this Commonwealth the amount of their net assets shall be considered as the capital of such associations.

SECT. 5. Any person violating the provisions of this act shall be liable to a fine of not less than two hundred dollars nor more than one thousand dollars.

SECT. 6. This act shall take effect upon its passage. [*Approved May 3, 1878.*

[CHAP. 274.]

AN ACT to prevent Frauds upon Corporations.

Be it enacted, &c., as follows:

SECT. 1. Any officer, agent, clerk or servant of any corporation organized or doing business in this Commonwealth, who shall in any manner wilfully use the name of such corporation, or his own name, as such officer, agent, clerk or servant, to obtain money upon the credit of such corporation for his own use or benefit, without authority from such corporation, or who shall fraudulently loan, invest or appropriate the money, or dispose of the property of such corporation, or convert the same to his own use, shall be punished for each offence by imprisonment in the State prison not exceeding ten years.

SECT. 2. This act shall take effect upon its passage. [*Approved May 17, 1878.*

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